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[redacted]ISH MERCHANTS:

MEMOIRS

IN ILLUSTRATION OF

[redacted]E PROGRESS OF BRITISH COMMERCE.

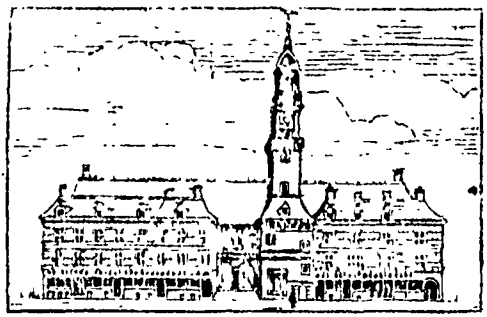
BY

H. R. FOX BOURNE,

AUTHOR OF "A MEMOIR OF SIR PHILIP SIDNEY."

IN TWO VOLUMES.

VOLUME I.



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ENGLISH MERCHANTS.

CHAPTER I.

EARLY ENGLISH COMMERCE.

BRITISH commerce began more than two thousand years ago. The Phœnician and Carthaginian traders, visiting the Scilly Islands and the coast of Cornwall in quest of tin, laid the foundations of that system of merchandize which has done so much to make of our little island of Britain a mighty nation, and to bring under its dominion many of the fairest provinces in every quarter of the world. Coming to our shores as early, we are told by antiquaries, as the fifth or sixth century before Christ, and at first coming only for the tin that was found more plentifully, and better prepared, by the ancient Britons than by any other people, these traders soon included lead, hides, and timber in their purchases, and brought in exchange various articles of earthenware, brass manufacture, and salt.* When the Tyrian race died out, others carried on the trade, the Cornish marts being replaced by others in the Isle of Wight and on the coast of Kent, whither the commodities were conveyed from the inland districts of England, to be taken in Gallic ships for sale in various parts of the Continent. With the growth of manufactories and marts, increased the number and variety of

* The largest ship of war built at Syracuse by Archimedes was said to have been made of British wood.

articles to be sold. Corn, gold, silver, iron, and precious stones, as well as tin and lead, were the chief commodities exported before and after the conquest of Julius Cæsar.* It was the fame of the British pearls, according to one tradition, that first prompted Cæsar to cross the Gallic Straits; and the report of his soldiery speedily opened up a thriving trade with the Kentish towns for oysters to augment the luxuries of Roman feasting, for bears to fill the Roman circus, and for dogs to be used by Roman sportsmen. The establishment of Latin colonies in Britain, of course, gave a great encouragement to trade, and led to prompt development, in ways more or less rude, of the chief manufacturing resources of the country. The Staffordshire potteries trace their history up to the earliest Roman times; and two hundred years ago the iron-workers of the West of England and South Wales found their most profitable business in gathering up the leavings of their old forerunners.† During the first few Christian centuries, many towns, besides London, —especially Canterbury and Rochester, Richborough and Dover, Exeter and Chester, York, Aberdeen and Dumbarton—became notable resorts of merchants.

British trade declined after the Anglo-Saxon settlement, but, under English management, these same towns, with many others, prospered more than ever. When Christianity was introduced, and pious men betook themselves to monasteries, they became the special patrons of commerce and

* Macpherson, *Annals of Commerce* (London, 1805), vol. i., p. 133.

† 'In the Forest of Dean and thereabouts, the iron is made at this day of cinders, being the rough and offal thrown away in the Roman time; they then having only foot-blasts to melt the ironstone; but now, by the force of a great wheel that drives a pair of bellows twenty feet long, all that iron is extracted out of the cinders which could not be forced from it by the Roman foot-blast. And in the Forest of Dean and thereabouts, and as high as Worcester, there are great and infinite quantities of these cinders; some in vast mounds above ground, some under ground, which will supply the iron works some hundreds of years; and these cinders are they which make the prime and best iron, and with much less charcoal than doth the ironstone.'—Yarranton, *England's Improvement by Sea and Land* (London, 1677).

agriculture, being labourers and mechanicians themselves, as well as instructors of their lay brethren in the various arts of civilized life. "We command," runs one of Edgar's laws, "that every priest, to increase knowledge, diligently learn some handicraft,"* while smiths and carpenters, fishermen and millers, weavers and architects, are frequently mentioned in old chronicles as belonging to various convents. The smith was the oldest and most honoured of all workmen. "Whence," he is made to ask, in a curious collection of Anglo-Saxon dialogues, "whence hath the ploughman his ploughshare and goad, save by my art? whence hath the fisherman his rod, or the shoemaker his awl, or the sempstress her needle, but from me?" In the same work, the merchant asserts his dignity and the nature of his calling. "I am useful," he says, "to the king and his nobles, to rich men and to common folk. I enter my ship with my merchandize, and sail across the seas, and sell my wares, and buy dear things that are not produced in this land, and bring them with great danger for your good; and sometimes I am shipwrecked, and lose all my wares, and hardly myself escape." "What is it you bring us?" one asks. "I bring you," he replies, "skins, silks, costly gems and gold; various garments, pigments, wine, oil, ivory and brass, copper and tin, silver, glass, and such like." "Will you sell your things here," inquires the other speaker, "as you bought them there?" To which the merchant answers, "Nay, in truth; else, where would be the good of all my labour? I will sell them here dearer than I bought them there, that so I may get some profit, to feed me and my wife and children."†

In those early days, and for many centuries after, the merchant was the captain of his own little ship, and thus had the entire range of his business under his own supervision. He was deservedly held in honour by his countrymen. By a law of Ina, published near the middle of the

* Wilkins, *Leges Anglo-Saxonicæ* London, 1721), p. 83.

† Sharon Turner, *History of England* London, 1836), vol iii pp 110-11 .

eighth century, it was appointed that every merchant, even though he were by birth a serf, who had made three journeys across the sea with his own ship and goods, was to have the rank of a thane.* The ships were mere boats, rude constructions of wood, propelled by eight or ten oars, with the assistance of a single square sail suspended from a single mast, and seldom large enough to hold more than half a dozen men, with two or three tons of cargo. Yet in these poor vessels, having no other compass than the sun and stars, and no proper rudder to direct their motions, our fearless forefathers wandered wherever they would. The silks and pigments, referred to in the dialogue just cited, could hardly have come from nearer parts than the shores of the Mediterranean. We know that trading voyages were often made to Iceland and Norway, and that in the eighth century one Anglo-Saxon merchant, at any rate,—Bolto by name,—was settled, and had influential position in Marseilles.† Among the people of various lands who frequented the fairs established in France by King Dagobert, in the seventh century, were Anglo-Saxon traders with the tin and lead of England;‡ and a letter written by Charlemagne to Offa, King of Mercia, not later than the year 795, shows that at that time many merchants were in the habit of travelling through France, both openly and in the disguise of pilgrims. "Concerning the strangers," it is written, "who, for the love of God and the salvation of their souls, wish to repair to the thresholds of the blessed apostles, let them travel in peace without any trouble; nevertheless, if any are found among them not in the service of religion, but in the pursuit of gain, let them pay the established duties at the proper places. We also will that merchants shall have lawful protection in our kingdom, according to our command; and, if they are in

* Thorpe, *Ancient Laws and Institutions of England* (London, 1840), p. 81.

† Lappenberg, *History of England under the Anglo-Saxon Kings* (London, 1845), vol. ii., p. 364.

‡ Abbé Raynal, *Hist. des Indes* (Paris, 1820), tome ii., p. 4.

any place unjustly aggrieved, let them apply to us or to our judges, and ample justice shall be done to them." *

Some branches of Anglo-Saxon commerce, it must be admitted, were not altogether respectable. In a memoir of Wulfstan, Bishop of Worcester at the time of the Norman Conquest, it is said: 'There is a seaport town called Bristol, opposite to Ireland, to which its inhabitants make frequent voyages of trade. Wulfstan cured the people of this town of a most odious custom, which they derived from their ancestors, of buying men and women in all parts of England, and exporting them to Ireland for the sake of gain. You might have seen, with sorrow, long ranks of youths and maidens, of the greatest beauty, tied together with ropes, and daily exposed to sale; nor were these men ashamed—oh, horrid wickedness!—to give up their nearest relations, even their own children, to slavery.' It is to be hoped that dealings of this sort were not very common; but it is clear that during these centuries the Irish, or rather, perhaps, the Danes, who were masters of a large part of Ireland, carried on a considerable trade with England. In very early times merchants took their cloths to Cambridge, and exhibited them in the streets for sale; and Chester was filled during the summer months by Irishmen, bringing marten-skins and other articles to be given in exchange for the various commodities most needed by their own people.

Yet English commerce was still in its infancy. By one of the laws of Lothair, of Kent, living in the seventh century, no one was allowed to buy anything worth more than twenty pennies—something like five pounds, according to the present value of money—except within the walls of a town, and in the presence of the chief magistrate, or two or more witnesses. Another of Lothair's laws appoints that "if any one of the people of Kent buy anything in the city of London, he must have two or three honest men, or the king's port-

* Wilkins, *Concilia Magnæ Britanniæ et Hiberniæ* (London, 1737), vol. i., p. 158.

reeve, present at the bargain;" and in a third it is written: "Let none exchange one thing for another, except in the presence of the sheriff, the mass priest, the lord of the manor, or some other person of undoubted veracity. If they do otherwise, they shall pay a fine of thirty shillings, besides forfeiting the goods so exchanged to the lord of the manor." From such enactments we must infer, in the first place, that rogues were so numerous, and false dealings so prevalent, even in these early days, that it was not safe for trade to be carried on in any but the most public manner; and, in the second, that, from the beginning, states and municipalities obtained part of their revenues from imposts upon articles of commerce. Early in the eleventh century a regular tariff was appointed for London, by Ethelred the Second. 'If a small vessel came to Billingsgate, the toll was one halfpenny; if a larger vessel, and if it had sails, a penny; if a full-sized hulk came and remained, fourpence. From a vessel laden with planks, one plank was demanded. The weekly toll of cloth was taken on three days—Sunday, Tuesday, and Thursday. Whenever a boat with fish in it came to the bridge, the dealer gave a halfpenny toll, and for a larger vessel a penny. The men of Rouen, coming with wine or a grampus, gave the right toll of six shillings for a large ship, and the twentieth part of the said grampus. The Flemings, and men of Poitou, and Normandy, and France, showed their goods, and were free of toll. The men of La Hogue, Liege, and Nivelle, who came by land, showed, and paid tolls. But the men of the Emperor, who came in their ships, were deemed law-worthy like ourselves. It was lawful for them to buy for their ships uncarded wool, and unpacked grease, and three live hogs; but it was not lawful for them to forestal to the burghers. Moreover, from panniers with hens, if they were brought to market, one hen was taken as toll; and from panniers with eggs, five eggs. Grease-mongers, who trade in butter and cheese, gave one penny fourteen days before Christmas, and seven days after they

gave another, by way of toll.'* In Lewes, at the time of the Domesday Survey, a tax of a farthing was levied by the sheriff on the sale of every ox; and when a slave changed hands, the payment due to the town exchequer was fourpence. In most parts of the kingdom, moreover, perhaps in all, a percentage on the price of every article sold for more than twenty pennies was divided between the king and the lord of the manor, half being levied from the buyer and half from the seller. The fairs or markets spread over the kingdom also paid toll to the crown. We read of one in Bedfordshire that yielded seven pounds a year, and of another at Taunton which produced about fifty shillings.†

Fairs did the work of shops in Anglo-Saxon and Anglo-Norman times, and in doing so they gradually lost the religious character with which they were started. 'In the beginning of Holy Church,' it is written in one of the old legends, 'it was so that people came at night-time to the church with candles burning; they would wake and come with light toward the church in their devotions; but after, they fell to lechery and songs, dances, harping, piping, and also to gluttony and sin, and so turned the holiness to cursedness. Wherefore, holy fathers ordained the people to leave that waking'—a term still retained in the Irish *wakes*—'and to fast at even.'‡ The evening fasts, however, were as unprofitable, from a religious point of view, as those formerly held at night-time. The people who assembled, generally in the churchyards, and often in the churches themselves, of the saints whose merits they came to celebrate, soon turned their meetings into opportunities for amusement, and laid the foundation of those periodical fairs which, despite all the opposition of the clergy and other lovers of good order, have held their ground almost to the present day. But all the money was not spent in feasting and sight-seeing. Wherever numbers of people were gathered together, it was natural

* THORPE, *Ancient Laws*, p. 127. † DOOMSDAY BOOK, *passim*.
‡ DUGDALE, *Warwick* (London, 1656), p. 514.

that tradesmen should bring their wares for sale; and to the villagers spending most of their time quite out of the reach of the scanty commerce of those ages, it was a great advantage to meet with merchants provided with large collections of useful and ornamental articles of home and foreign production, and willing to barter them for sheepskins and agricultural produce, or any of the rough and tough manufactures of the local workmen. In this way fairs became markets; and markets, that never had been fairs, came to be held at various intervals, yearly, monthly, or weekly, in every part of the land.

English commerce was in a healthier condition just before than just after the Norman Conquest. Under Edward the Confessor, merchants were highly esteemed; they travelled much in France and Germany, and brought back foreign goods of every description: while the merchants of other countries not only came to trade in England, but had already begun to find the advantage of making it their home. But trade was scorned by the Normans, and, although their habits, more extravagant and ambitious than those of the Anglo-Saxons, in due time led to its further extension, their violent coming at first very greatly hindered its progress. 'In abundance of precious metals,' says William of Poictiers, William the Conqueror's own chaplain, and too staunch a hater of Anglo-Saxons to say more in their favour than he could help, 'their country by far surpasses that of the Gauls; for while, from exuberance of corn it may be called the granary of Ceres, from the quantity of its gold it might be termed a treasury of Arabia. The English women are eminently skilful with their needle, and in weaving of gold; and the men in every kind of artificial workmanship. Moreover, several Germans, most expert in such arts, are in the habit of dwelling among them; and merchants, who in their ships visit different nations, introduce curious handiworks.' 'To the opulence of their country, rich in its own fertility,' he writes in another place, 'the English merchants added

still greater riches and more valuable treasures. The articles imported by them, notable both for their quantity and for their quality, were either to have been hoarded up for the gratification of their avarice, or to have been dissipated in the indulgence of their luxurious inclinations. But William seized them and bestowed part on his victorious army and on the churches and monasteries, while to the Pope and the Church of Rome he sent an incredible mass of money in gold and silver, and many ornaments that would have been admired even in Constantinople.' It was not, however, until a curb had been put upon royal extortion and injustice, that the English merchants were able to pursue their ways with ease and profit. For the half-century following the Conquest we know little of the history of commerce, and it is probable that little progress was made in it. In the charters granted by the two Williams and Henry the First, no reference is made to merchandize; and the public documents of these kings show only that they levied heavy tolls both on shipping and on inland trade.

One beneficial measure, however, is to be set to the credit of Henry the First. Some Flemings, driven out of their own country by disastrous floods in 1100, having obtained permission from William Rufus to settle in Cumberland, his successor determined, in 1110 or 1112, to found a Flemish settlement in the neighbourhood of Ross, in Pembrokeshire.* The hardy colonists were invited chiefly with the view of checking the lawlessness of the marauding Welsh, and this they did with excellent result. But they did far more for England. Giraldus Cambrensis speaks of them as 'a people notably skilled both in the business of making cloth and in merchandize, ever ready with any labour or danger to seek for gain by sea or land.' For centuries English sheepskins had been bought up by traders from the Continent, to be taken abroad and converted into woollen garments. With

* Anderson, *Historical and Chronological Deduction of the Origin of Commerce* (London, 1801), vol. i., pp. 137, 144.

the Flemish settlers, however, came to England the Flemish art of woollen manufacture, and henceforth this trade, a most important element in British commerce, was naturalized among us.

Colonists of another and very different class were also encouraged in England at about the same time. These were the Jews, a fair sprinkling of whom had been mixed with the Anglo-Saxons from a period prior to Edward the Confessor's reign, and of whom great numbers began to cross the Channel immediately after the coming of the Normans. By William Rufus they were especially favoured, and Henry the First conferred on them a charter of privileges. They were enabled to claim, in courts of law, the repayment of any money lent by them as easily as Christians, and, while Christians were forbidden to charge any interest for their loans, there were no restrictions to the avarice of the Jewish capitalists. It was to the interest of the sovereigns that the Jews should be rich men, as then more gold could be forced from them, for the quelling of enemies abroad or of insurrections at home, whenever there was need of it. England itself also profited by this arrangement. The gathering up of wealth, to be spent in large schemes of traffic, is a great advantage to society; and in the main the Jews did this work honestly and well. In no worse spirit than actuated their Christian contemporaries, they taught sound lessons of economy and prudence to the world, and therefore are entitled to the hearty praise of posterity.

During the first half of the twelfth century, Scotland, undisturbed by Norman invasion, was greatly benefited by the disasters which sent many peaceable and enterprising southerners to try their fortunes in the north. Therefore it was commercially in advance of England. Under the wise guidance of the best of its kings, David the First, who reigned from 1124 to 1153, it passed at once from what—despite the efforts of Macbeth, at the close of the eleventh century, who did his utmost to promote commerce with other

nations—was very like barbarism, to as much civilization as could be claimed for any nation in that time. Foreign merchants were invited by David to visit his ports, and every encouragement was given to his own subjects to cross the seas on errands of trade. One of his laws exempted the property of all persons trading with foreign countries from seizure on any claim whatever during their absence, unless it could be shown that they had left their homes with the purpose of evading justice. He gave special encouragement to makers of woollen cloths; and we are told by one contemporary writer that at the end of his reign, and in that of his successor, the towns and burghs of Scotland were chiefly filled with Englishmen, many of them skilled in the art lately brought over by the Flemish colonists.*

A race of Stephens would soon have depopulated England. Henry the Second, however, did his utmost to remedy the evils caused by the civil wars which led to his being made King, and his reign was one of commercial prosperity never before equalled. London, containing at this period between thirty and forty thousand inhabitants, the most populous town in the kingdom, and now, for the first time, the fixed abode of the King and Court, was of course the emporium of foreign and domestic trade. No city in the world, according to William Fitz-Stephen, the not altogether trustworthy biographer of Becket, sent so far and to so many quarters its wealth and merchandize; and none was so largely the resort of foreign dealers. Gold, spice, and frankincense were brought to it from Arabia; precious stones from Egypt; purple cloths from India; palm oil from Bagdad; furs and ermines from Norway and Russia; weapons from Scythia; and wines from France.† "Let there," wrote Henry the Second to the Emperor Frederick of Germany in 1157, "be between

* Macpherson, *Annals of Commerce* (London, 1805), vol. i., pp. 308, 323–325.

† Craik, *History of British Commerce* (London, 1844), vol. i., pp. 101, 102. Macpherson, vol. i., p. 329.

ourselves and our subjects an indivisible unity of friendship and peace, and safe trade of merchandize,"* and the Germans were not slow in using the advantages offered them. They were the 'Emperor's men,' referred to in Ethelred's laws.

Their chief, though by no means their only, commerce was in wine. 'In the earlier days of the Plantagenets, if not at a still more remote period, a wine-fleet—its freight, probably, the produce of the banks of the Moselle—was in the habit of visiting this country every year. The moment this fleet of adventurous hulks and keels had escaped the perils of the German Ocean, and had reached the New Weir, in the Thames, the eastern limit of the city's jurisdiction, it was their duty, in conformity with the fiscal and civic regulations, to arrange themselves in due order and raise their ensigns; the crews being at liberty, if so inclined, to sing their *kiriele* or song of praise and thanksgiving, "according to the old law," until London Bridge was reached. Arrived here, and the drawbridge duly raised, they were for a certain time to lie moored off the wharf, probably Queen-Hythe, the most important in those times of all the hythes or landing-places, to the east of London Bridge. Here they were to remain at their moorings two ebbs and a flood, during which period they were to sell no part of their cargo, it being the duty of one of the Sheriffs and the King's Chamberlain to board each vessel in the meantime, and to select for the royal use such articles as they might think proper; the price thereof being duly assessed by lawful merchants of London, and credit given until a fortnight's end. The two ebbs and a flood expired, the wine-ship was allowed to lie alongside the wharf, and the tuns of wine to be disposed of, under certain regulations, to such merchants as might present themselves as customers. The first night after his arrival in the city, no Lorrainer was allowed to go to market or to fair, for any purposes of traffic, beyond four specified points, which seem to have been Stratford-le-Bow,

* Hakluyt, *Voyages*, vol. i., p. 128.

Stamford Hill, Knightsbridge, and Blackheath. A premium was offered to such of the Lorrainers as forebore to land at all, or to pass the limits of the wharf, in the shape of a reduction of the duties on their wines. Unless prevented by contrary winds, sickness, or debt, the foreigner was bound to leave London by the end of forty days; and, during his stay, there were certain articles—woolfels, lambskins, fresh leather, and unwrought wool in the number—which he was absolutely forbidden to purchase under pain of forfeiture to the Sheriff.'* And there were other traders besides these men of Lorraine. 'London,' says one contemporary historian, 'is filled with goods brought by the merchants of all countries, but especially with those of Germany; and, when there is scarcity of corn in other parts of England, it is a granary where the article may be bought more cheaply than anywhere else.'†

After London the most thriving city was Bristol, famous, as we have seen, in Anglo-Saxon times—when it was a walled town, curiously divided into quarters by the four principal streets, starting from a cross in the centre—and the chief port for vessels trading with Ireland and Norway. From Henry the Second its burgesses received, in 1195, a charter exempting them from tolls and some some other impositions throughout England, Wales, and Normandy. "No foreign merchant," it was ordered, "shall buy, within the town, of any stranger, hides, corn, or wool, but only of the burgesses. No foreigner shall have any tavern save in his ship, nor shall retail cloth save in the fair. No stranger shall tarry in the town with his merchandize, to sell the same, longer than forty days."‡ Chester was another great receiving-place for the commodities of Ireland, while much was also imported from Gascony, Spain, and Germany; "so that," writes one,

* Riley, *Munimenta Gildhallæ Londoniensis* (London, 1859–1860), vol. ii. *Liber Custumarum*, vol. xxxvi.–xxxviii., 61–63.

† William of Malmesbury, *De Gestis Pontificum Anglorum*, lib ii.

‡ Anderson, vol. i., p. 160.

"being comforted of God in all things, we drink wine very plentifully; for those countries have abundance of vineyards." England had vineyards also in those days; and Gloucester and Winchester were noted for their trade in excellent wines of native production. Winchester was a great mart, moreover, for other commodities. The great centre of rude native cloth manufacture from Roman times, it began to decline as soon as the cloths of Flanders were found preferable to those made at home; and when Henry the Second's Flemish colonists revived the English trade, other towns obtained the chief advantage from the change. The great Winchester cloth fair, however, was famous long after Winchester manufacturers and merchants had lost their importance. Thither went each year the merchants of Exeter, at that time almost the principal trading place of the southern coast. Exeter is described as a port full of wealthy citizens and the resort of no less wealthy foreigners, who came for the minerals dug up in the surrounding districts, and gave in exchange abundance of every foreign luxury that could be desired. On the eastern coast, Dunwich, now more than half-washed away by the violence of the Suffolk seas, was a flourishing port, 'stored with every kind of riches,' while Yarmouth was rapidly growing into importance as a fishing station, and Norwich, destroyed by the Danes in 1003, had so far recovered its position, as to receive, in 1147, a charter of incorporation. Lynn, the dwelling-place of many wealthy Jewish families, had much trade with the cities of Germany and northern France; and Lincoln—made accessible to foreign vessels by means of a great canal, connecting the Trent and the Witham, which had been constructed by Henry the First's orders in 1121—was now becoming one of the most extensive seats of commerce in England. York had been so much devastated by war at the time of the Conquest, and by many dreadful fires in later years, that its trade had been seriously impaired. It was still, however, visited by many vessels from Germany and Iceland, while Grimsby was a

favourite resort of merchants from Norway, Scotland, the Orkneys, and the Western Isles, and Whitby and Hartlepool were prosperous marts, and Newcastle-upon-Tyne, a new and stately town built on the site of the ancient village of Monkcestre, had already a large trade in coals with many parts of Europe, as well as the more southern towns of England. Berwick, the frequent cause of contention, during the middle ages, between the northern and southern kingdoms, was at this time the chief port of Scotland, one of its citizens, a man of Danish origin, named Cnut, being so wealthy that when a vessel belonging to him, with his wife on board, was seized by a piratical earl of Orkney, he was able to spend a hundred marks in hiring fourteen stout ships, suitably equipped, with which to go out and punish the offender. Other growing towns of Scotland were Perth, Leith, Stirling, Lanark, and Dumbarton. Edinburgh was still an insignificant place, and Glasgow was little more than a village, although incorporated by William the Lion in 1175. In Ireland, the ancient city of Dublin had been so utterly ruined during the English conquest of the country, that Henry the Second, by a charter dated 1172, assigned it to the citizens of Bristol on condition of their colonizing it anew; and straightway, we are told, it began so to prosper, that it threatened to rival London as a centre of wealth and commerce.*

The things brought into England by foreign merchants in the twelfth and following centuries were for the most part articles of luxury—silks and furs, jewels and costly weapons, wines and spices, to gratify the extravagant tastes of gay courtiers and wealthy citizens. The commodities exported were nearly all articles of necessity—corn and flesh, wools raw and wrought, and copper, iron, tin, and lead. In 1194, Richard the First had to prohibit any further exportation of corn during that year, 'that England might not suffer from the want of its abundance;' and the outgoing of all useful merchandize was far in excess of the returns in kind

* Macpherson, vol. i. pp. 328-334, and Anderson, vol. i. *passim.*

of other useful merchandize. The impolicy of this arrangement is apparent. Large quantities of silver and gold came into the country, but they came to enrich the few and encourage in them a wasteful expenditure of money, while the poor were yet further impoverished by a system of trade which kept the home-made necessaries of life at an unreasonably high price, and brought no others from abroad to supply the deficiency. It must be admitted, however, that this evil was partially rectified by the ever-increasing demand for labour that resulted perforce from the growing demand for English produce. At this period, it is probable, there was remunerative employment for nearly all the population. Of the extent of agricultural and mining labour we can form no estimate; but we know the wool trade to have been very important. Extensive manufactories were set up in London, Oxford, York, Nottingham, Huntingdon, Lincoln, and Winchester, while Bedford, Beverley, Hull, Norwich, Northampton, and Gloucester were among the greatest marts for the sale of goods prepared elsewhere. There was a very large importation of woad, used for colouring the woollen fabric, manufactured both for home and for foreign use; and there was also a very large exportation of sheepskins to be worked by Flemish manufacturers into a finer cloth than the English at that time had the knack of making. All the nations of the world, we are told by Matthew of Westminster, were kept warm by the wool of England, made into cloth by the men of Flanders.

It was not long before English politicians perceived the mischief arising from the want of balance between imports and exports. They set themselves to try and remedy the evil in many unwise ways, and in doing so they were not a little aided by the rivalries of the great trading towns, and their united jealousy of foreign merchants. The history of British commerce under the early Plantagenets—lawless Richard, craven John, and feeble Henry—is for the most part a history of impolitic legislation, fiercely ordered, but,

from the nature of things, and as a consequence of the steady growth of right principles among the people, almost everywhere disobeyed. This is nowhere better shown than in the enactments of the thirteenth and fourteenth centuries respecting wool and the woad used in making it into cloth. In a regulation of the City of London, made some time before 1237, it was laid down that all foreign merchants, and especially woad merchants, coming from Normandy and Picardy, if once they entered the Thames, 'might not and should not, according to the ancient customs and franchises of the city and the realm, come to, or anchor at, any other place than London only.' They were forbidden to have any dealings with foreigners or residents of other English towns, 'seeing that all their buying and selling out do take place within the city, and that only with the men of the city.' They were not, however, to stay in London more than forty days, and at the end of that time they were to go back to their own place, or at any rate to retire to some part as distant, and they were to see that within the forty days all their wares were sold or exchanged in open market,—'as, when the term had expired, and it was his duty to depart, the woad-merchant might not hand over any portion of his stock to his host or to any other person; nor might he carry aught away with him. Whatever was found in his possession after the time appointed for its disposal was forfeited for ever.'* That ordinance was bad enough; but it was followed by others yet more severe and impolitic. In 1261, for instance, when Simon de Montfort was in authority, a law was passed forbidding the exportation of wool and the use of any apparel made out of the country, or made in the country with the help of imported materials. Woad was not admitted at all, and, in consequence, the people had for some years to content themselves with rough undyed cloths.†

Such a law, however, could not long hold its ground. It

* *Munimenta Gildhallæ Londoniensis*, vol. ii., pp. 68, 69.

† MACPHERSON, vol. i., p. 412.

was almost immediately remitted in favour of dealers with France and Normandy; and although, through personal and national jealousy, it was nominally enforced against the Flemings, we read that in 1270, at one seizure, the Countess of Flanders, by way of reprisal, forfeited as much as forty thousand marks' worth of English goods waiting to be sold in her dominions.* That act led to fresh legislation "Whereas," runs a proclamation of Henry the Third, issued in 1271, "at the requirement of the merchants, as well of our realm, as of France, Normandy, and other kingdoms, who gave unto us pledges and other surety by corporal oath, that they would not take away wools unto the parts of Flanders or of Hainault, nor sell the same unto the Flemings; and whereas we have of late for certain understood that the wools, by our leave thus taken out of our realm, are sold to the said Flemings; we have determined that all wools of our realm, exposed to sale, shall remain within our realm, and shall not on any account be taken unto any parts beyond sea whatsoever." To that unwise mandate was added a wise proviso;—"that all workers of woollen cloths, male and female, as well of Flanders as of other lands, might safely come into the realm, there to make cloths, and should be quit of toll and of payment of other customs for their work until the end of five years."† A fair number of Flemish immigrants claimed this generous privilege; but the prohibition of all exports to the Continent was as futile as the one issued ten years before, and the many others issued in later years.

Other hindrances, however, were offered to the free development of commerce. From early times it had been the custom of the City of London to allow foreign merchants, bringing their goods for sale, to put up at certain inns. There they might dispose of their wools, provided they sold no smaller quantity than a hundredweight at a time, and

* Riley, *Chronicles of Old London* (London, 1863), pp. 132, 133.

† *Ib.d.*, pp. 141, 142.

that in the presence of the King's Weigher, by whom a heavy tax, known as pesage, was to be claimed. 'But in process of time,' says a contemporary historian, 'when a great number of stranger merchants, who were extremely rich, had brought into the city a very great quantity of merchandize, in order that the amount of such wares might remain unknown to the citizens, they declined to be harboured in the hostels of the citizens, and built houses in the city, and abode therein by themselves, housing there their goods. And there, too, weighing by balances of their own, they sold their wares contrary to the custom of the city, and even went so far as themselves to weigh by their own balances certain articles which were sold by the hundredweight, and which ought to be weighed by the King's balance, to the great prejudice of his lordship the King, and to the loss and subtraction of his pesage. And this they did for many years.'* At last the retribution came. In 1269, twenty merchants were arrested and committed to the Tower, until a fine of 1000*l.* had been paid, and the illegal weights and scales were broken up and burned. In 1275 more severe rules were laid down. "A strange merchant," it was appointed, "may lodge where he pleases, but he shall not sell by retail; as, for instance, fustic-woods, he shall not sell less than twelve of them; and if he have pepper, cummin, ginger, alum, brazil-wood, or frankincense, he shall not sell less than twenty-five pounds thereof at a time. If he bring girdles, he shall not sell fewer than a thousand and twelve at a time; if cloths of silk, wool, or linen, he shall sell them whole; if he bring wax, he shall not sell less than a quarter. Foreign merchants, also, shall not be allowed to buy dyed cloths while wet, or to make dye, or to do any work that belongs to the citizens. They shall not make a market in the city, nor shall they stay in the city more than forty days."† That last regulation, which we have already seen enforced with

* *Chronicles of Old London*, p. 123.

† *Munimenta Gildhallæ Londoniensis*, vol. i.; *Liber Albus*, p. xcv.

additional severity upon the woad-merchants, must have pressed very heavily on the foreigners, obliging them often, in dull seasons, to go home again with their vessels full of unsold wares. It was withdrawn in 1303, a memorable year in commercial history, when Edward the First published the famous document known as the Charta Mercatoria, or the Statute *de novâ Custumâ.*

It was the Magna Charta of commerce, often abused and violated, yet an abiding bulwark of commercial liberty, the basis of a slowly-developed system of free trade. In it we read that "the merchants of Germany, France, Spain, Portugal, Navarre, Lombardy, Florence, Provence, Catalonia, Aquitaine, Toulouse, Flanders, Brabant, and of all other foreign parts, who shall come to traffic in England, shall and may safely come with their merchandize into all cities, towns, and ports, and sell the same, by wholesale only, as well to natives as to foreigners. And the merchandize called merceries,"—miscellaneous haberdasheries of all sorts, toys, trinkets, and the like,—"as also spices,"—gross-spiceries or groceries, as well as minor spices,—"they may likewise sell by retail. They may also, upon payment of the usual customs, carry beyond sea whatever goods they buy in England, excepting wines, which, being once imported, may not be sent abroad again without the special license of the King. Wherefore all officers, in cities, towns, and fairs, are commanded to do sure and speedy justice to all foreign merchants, according to the law-merchant, or merchant's custom; observing these three points especially,—first, that on any trial between them and Englishmen, the jury shall be one-half foreigners, where such can be had; secondly, that a proper person shall be appointed in London, to be judiciary for foreign merchants; thirdly, that there shall be but one weight and measure throughout the land." In consideration of those privileges, certain fixed duties were to be levied from the strangers; two shillings on every tun of wine imported, 'over and above the old custom;' forty pence 'over and

above the old custom of half a mark,' that is, ten shillings in all, on every sack of wool exported; and the like for every parcel of three hundred woolfels; two shillings on every piece of scarlet cloth dyed in grain; one shilling and sixpence on every other dyed cloth in which grain was mixed; and one shilling on every cloth dyed without grain; and 'over and above the old customs on such kinds of merchandize,' an *ad valorem* duty of threepence a pound on miscellaneous articles, 'such as silk, sarcenet, lawns, corn, horses, and other live cattle, and many other kinds of merchandize, both imported and exported.' *

That was a great boon to the foreign merchants, and therefore, also, to the English traders who were to benefit by their prosperity. But the charter was infringed in every generation; and in every generation fresh obstacles were thrown in the strangers' way. In 1307, for example, an edict appeared, forbidding them to take either coined money or bullion out of the kingdom, and so forcing them to take English commodities in lieu of the goods they imported; a rule which could not be enforced, and which only issued in an endless series of costly and vexatious expedients for attaining that impossible end.† Equally costly, vexatious, and futile, was another law, passed in 1328. It ordered that no woollen cloths should be admitted into the country unless they were of a certain size, the measure of all striped cloth being fixed at twenty-eight yards' length and six quarters' breadth, while all coloured cloths were to be just twenty-six yards long and six and a half quarters broad. By this enactment, immense expense was incurred in the employment of royal measurers, and the only practical result was the withholding of many of the best commodities from the English market. Yet it was not repealed until 1353, when 'the great men and commons showed to our lord the King how divers merchants, as well foreigners as denizens, have withdrawn them, and yet do withdraw them, to come with cloths

* Anderson, vol. i., p. 268. † Craik, vol. i., pp. 130, 131.

into England, to the great damage of the King and all his people, because the King's Measurer surmiseth to merchant strangers that their cloths be not of assize.'*

Illustrations enough have been given of the arbitrary and frivolous legislation by which, during these centuries, the foreign merchants seeking trade with England were prevented from doing or getting all the good that ought to have come of their dealings. There was no better treatment for the merchants and tradesmen at home. They also were the sport of unwise laws and arbitrary mandates. We read, for instance, of a fair appointed to be held at Westminster in the spring of 1245, when all the tradesmen of London were commanded to shut up their shops, and all other fairs were forbidden throughout England during fifteen days, in order that the whole commerce of the country might be confined in one place, and that thus a large amount of toll-money might be collected. During the whole fortnight, however, the weather was bad, so that vast quantities of clothing and provisions were left to rot in the tents, through which the rain penetrated at once, while the dealers themselves had to stay all day, waiting for customers who never came, with their feet in the mud, and the wind and rain beating against their faces.† In 1249, the same sort of tyranny was again exercised. 'The citizens of London, at the request of his lordship the King, not compelled, yet as though compelled, took their wares to the fair of Westminster, and the citizens of many cities of England, by precept of his lordship the King, also repaired thither with their wares; all of whom made a stay at that fair of full fifteen days, all the shops and warehouses of London being in the meantime closed.'‡ On this occasion, also, the season was bad, and no buyers came for the damaged goods; 'but the King did not mind the imprecations of the people.' §

King and Parliament, however, were willing sometimes to

* Craik, vol. i., pp. 132, 133.
† Matthew Paris, *Historia Major*.
‡ *Chronicles of Old London*, pp. 15, 16.
§ Matthew Paris.

listen to popular clamour when dictated by unreasonable prejudice. In times of variable supply, it was most desirable that monied men should buy up different articles of food and clothing when they were most plentiful and likely to be wasted, and store them up for seasons of scarcity. But this custom of warehousing, called forestalling, gave offence to the thoughtless multitude, who held it better to use at once all that came in their way, without any heed of a morrow of scarcity, and who considered the greediness with which some forestallers made wealth out of the necessities of the people a reason for hating the whole class; and their governors endorsed their opinions. "Be it especially commanded," it is written in one of Henry the Third's laws, "that no forestaller be suffered to dwell in any town, he being an oppressor of poor people, and of all the community, an enemy of the whole shire and country, seeing that for his private gains he doth prevent others in buying grain, fish, herring, or any other thing coming to be sold by land or water, oppressing the poor and deceiving the rich."*

But notwithstanding all these hindrances, commerce grew apace. By the Great Charter wrested from King John, it was declared that all native merchants should have protection in going out of England and in coming back to it, as well as while residing in the kingdom or travelling about in it, without any impositions so grievous as to cause the destruction of his trade. The privileges were often infringed in spirit, if not in letter; yet all through the reigns of Henry the Third and Edward the Second, oppressive by reason of their weakness, and of Edward the First and Edward the Third, often oppressive by reason of their strength, English merchandize made steady progress. Two important steps were gained by the assignment of different branches of commerce to different classes of tradesmen, each of whom made it a point of honour as much as possible to extend and improve his own calling, and by the establishment of settled places of trade, in lieu, to a great

* Craik, vol. i., p. 134.

extent, of the older practice by which every merchant was a sort of pedlar.

Both changes began long before the thirteenth century, but they were not properly effected until some time after its close. Not till long after London had become a chief resort of merchants do they seem to have made it a permanent residence for purposes of trade, and even then their dealings were carried on in public markets long before we hear of shops and warehouses. The London of the Plantagenets—all included, of course, within the city walls, and then with plenty of vacant space in it—was full of markets. There were the Chepe, or West-Chepe, now Cheapside, where bread, cheese, poultry, fruit, hides, onions, garlic, and like articles, were sold by dealers at little wooden stalls, moveable and flexible, and not more than two and a half feet wide, ranged along the roadside; and the Corn-Hill, where grains and all articles manufactured of wood and iron were harboured at similar stalls; while Soper's Lane, now Queen Street, Cheapside, was the chief resort of the pepperers or grocers; and the Poultry, on the other side, was assigned to poulterers who were freemen of the City, Leaden-Hall being the special market for dealers in fowls and game who were not citizens. The Pavement at Grace-Church and the Pavement before the Convent of the Minorite Friars at New-Gate were for miscellaneous dealings, and thither merchants of all sorts were allowed to come and take up their temporary stations. The market of Saint Nicholas Flesh Shambles, the precursor of our modern Newgate, and head-quarters of the butchers, and the Stocks-market, on the site of the present Mansion House, both of them furnished with permanent stalls, were appropriated to butchers on flesh days, and fishmongers on fish days. Near to the Stocks-market was the yet more important mart of Wool-Church-Haw, close to Saint Mary Woolchurch, the great meeting-place of wool and cloth merchants, while in any part of the City, with the exception of Corn-Hill, carts might stand loaded with firewood, timber, and charcoal.

Dealers of all sorts, of course, might halt or loiter as they chose in the uninhabited suburbs of the city, in Moor-Fields or on the banks of the Old-Bourne, by Fleet-Ditch or round the Holy-Well, midway in the dismal unfrequented Strand; and far away to the west, in the independent city of Westminster, were a nest of separate markets, the principal being at the gates of old West-Minster-Hall. As London grew, and there was need of places for retail purchase nearer to the more out-of-the-way houses than were the central markets, it became the fashion for tradesmen to throw open the lower front rooms of their dwelling-houses and stock them with articles for sale. In this way shops came into fashion. And, in like manner, to make space for the storage of goods, many upper rooms came to be enlarged by pent-houses, or projections, reaching nearly into the middle of the streets, but with their floors nine feet above the ground, 'so as to allow of people riding beneath.' Much larger than these were the selds or shields, great sheds erected by the more important dealers for their single use, or by several merchants in company, for the sale of separate commodities. One in Friday Street, for instance, was, in Edward the Third's reign, appropriated to traffic in hides, while another, known as the Winchester Seld, adjoining the Wool-Church-Haw market, seems to have been the chief place of resort for the merchants of Winchester, Andover, and other towns, and to have been used by them for the stowage and sale of all sorts of goods. Towards the end of the thirteenth century its keeper was one William de Wool-Church-Haw. 'This William,' we are told, 'although bound by oath to abstain from all malpractices, was in the habit, immediately upon the arrival of a new comer with wares for sale, of shutting the doors of the seld, opening out the goods, and himself, or by his underlings, making his bargain with the vendor. The price duly arranged, the goods were exposed for sale to the public by the merchant-strangers, as though their own, and not already sold,—of which the consequence was that the goods were sold

at a higher price than they ought to be, the public having to pay two profits, one to the merchant-stranger, another to William de Wool-Church-Haw. It was an even greater crime, no doubt, in the eyes of the King's officers, that, in defiance of the royal prerogative, this William had had the audacity to set up a tron of his own, for the weighing of wool, and had taken tronage, or toll, for the same.'*

As the numbers of markets, shops, and selds increased, the varieties of trades and callings, of course, became likewise more numerous. There were in the fourteenth century almost as many different trades as there are in the nineteenth. We read of barbers, bowyers, spurriers, goldsmiths, silversmiths, swordsmiths, shoeing smiths, brewers, vintners, millers, bakers, cooks, pie-makers, salt dealers, grocers, fishmongers, butchers, poulterers, furriers, dyers, shoemakers, hatters, tailors, and old clothesmen. But the separation between wholesale and retail dealers, merchants, and tradesmen, was much less clearly marked than now it is; and those who bought goods in large quantities, either from foreign merchants for sale at home, or from the English producers for exportation, for the most part dealt promiscuously in articles of all sorts. The divisions of commerce, however, were gradually becoming more distinct; and even now there was, at any rate, the one broad separation of trades in articles of food from trades in articles of clothing and manufacturing art.

With food the great merchants of England had least to do. Some of them made it part of their business to buy up corn and fish for sale in foreign markets; but these were the only articles of food exported to any great extent; and the imports were chiefly managed by merchants from France, Flanders, Spain, Italy, and Germany, who came with shiploads of commodities, and sold them in London and the other great ports. But by far the greater quantity of the food consumed in England was of course produced in the country, and here

* Riley, *Munimenta Gildhallæ Londoniensis*, vol. ii.; *Liber Custumarum*, pp. xxxviii., xlvii., xlviii., 115.

there was comparatively little wholesale trade. Over and over again it was sought by Acts of Parliament to regulate and improve these branches of commerce, and to put them into the hands of larger and more respectable merchants; and not without some reason. Rogues and swindlers were as plentiful then as now, and it was much more difficult to see and hinder fraud in small than in large dealers. "It is found" —to cite an ordinance of Edward the First, as one out of the hundred illustrations that might be given—"that certain buyers and brokers of corn, buy corn in the City of peasants who bring it for sale, and, on the bargain being made, the buyer gives a penny or a halfpenny by way of earnest, telling the peasants to take the corn to his house, there to be paid for it. And when they come there and think to have their money at once, the buyer says that his wife has gone out and taken with her the key, so that he cannot get at his cashbox; but that if they will come again presently they shall be paid. And when they come back the buyer is not to be found, or, if he is found, he makes some other excuse to keep the poor men out of their money. Sometimes, while they are waiting, he causes the corn to be wetted"—with the view of making malt—"and when they come and ask for the price agreed upon, they are told to wait till such a day as the buyer shall choose to name, or else to take off a part of the price. If they refuse to do that, they are told to take back their corn—a thing that they cannot do, because it is wetted, and not as they sold it. By such bad delays, the poor men lose half their money in expenses before they are settled with; and therefore it is provided that the person towards whom such knavishness is used, shall make complaint to the Mayor, and, if he can prove the wrong done to him, he is to receive double the value of the corn, besides full damages."*

Frauds were also practised in other businesses. We read,

* Riley, *Munimenta Gildhallæ Londoniensis*, vol. i., *Liber Albus*, pp. xcix., c.

among much else, of old clothes dubbed and varnished up to be sold as new; of shoes made of dressed sheepskin, and charged for at the price of tanned ox-leather; of sacks of coal sold under weight; and of rings made of common metal, which, being gilt or silvered over, were palmed off as solid gold or silver. The experiences of John Lydgate's hero, London Lackpenny, coming up to try his luck in town, in the fifteenth century, were doubtless true for the preceding as well as for the following generations. He went first to Westminster, but there, instead of getting any help, he was pushed about and robbed of his hood.

'Within this hall neither rich nor yet poor
Would do for me aught, although I should die;
Which ruing, I gat me out of the door,
Where Flemings began on me for to cry,
"Master, what will you copen or buy?
Fine felt hats? or spectacles to read?
Lay down your silver, and here you may speed."

'Then into London I did me hie,—
Of all the land it beareth the prize.
"Hot peascods!" one began to cry;
"Strawberry ripe, and cherries in the rise!"
One bade me come near and buy some spice.
Pepper and saffron they gan me bede,
But for lack of money I might not speed.

'Then to the Cheap I gan me drawen,
Where much people I saw for to stand.
One offered me velvet, silk, and lawn;
Another he taketh me by the hand,
"Here is Paris thread, the finest in the land!"
I never was used to such things indeed;
And wanting money, I might not speed.

'Then went I forth by London Stone,
And throughout all Candlewick Street;
Drapers much cloth me offered anon.
Then comes me one crying, "Hot sheep's feet!"
One cried "Mackerel!"—"Ryster green!"
another gan me greet.
One bade me buy a hood to cover my head;
But for want of money I might not be sped.

'Then into Cornhill anon I rode,
Where there was much stolen gear among.
I saw where hung mine ownè hood,
That I had lost among the throng.
To buy my own hood I thought it wrong.
I knew it as well as I did my creed,
But for lack of money I could not speed.

'Then hied I me to Billingsgate;
And one cried, "Ho! now go we hence."
I prayed a bargeman for God's sake,
That he would spare me my expense.
"Thou goest not here," quoth he, "under two pence;
I list not yet bestow any alms' deed."
Thus lacking money I could not speed.'*

And of course there was knavery in large no less than in small transactions. Even Chaucer's 'merchant with the forked beard,' one of the company assembled at the Tabard Inn, at Southwark, to go on the memorable pilgrimage to Canterbury, good fellow though he was, was not altogether to be trusted.

'In motley suit, and high on horse he sat,
And on his head a Flandrish beaver hat,
His boots were claspèd fair and daintily;
His reasons spake he with full gravity.'

But there was policy in this gay and grave appearance.

'This worthy man full with his wit beset,
So that no wight could think he was in debt;
So steadfastly did he his governance,
With his bargains and with his chevisance;'—

that is, with his schemes for borrowing money. And there were many merchants who not only borrowed money for speculating purposes, but, like William de Wool-Church-Haw, secured to themselves more than was their due, by defrauding both the customers and the Exchequer.

It was doubtless with the view of protecting themselves against the impositions of their fellows, as well as to maintain

* Halliwell, *The Minor Poems of Lydgate* (London, 1840), pp. 103–107.

their interests in dealings with foreigners, and to withstand the aggressions of the Crown, that honest merchants and tradesmen clubbed together in guilds and societies.

The oldest guilds were very old indeed. They may have grown out of the Anglo-Saxon law of frank-pledge, which, dividing the people into companies of ten householders apiece, made each responsible for the wrong doings of any of its members. 'That they might the better do this, they raised a sum of money amongst themselves, which they put into a common stock, and when one of the pledges had committed an offence and was fled, the other nine made satisfaction out of this stock, by payment of money according to the offence. In the mean time, that they might the better identify each other, as well as ascertain whether any man was absent on unlawful business, they assembled at stated periods at a common table where they ate and drank together.'* Hence arose more organized institutions for mutual protection. In Exeter alone, before the Norman Conquest, there were at least two, the partners in which pledged themselves to pay a certain sum each year for the maintenance of their associations and for the assistance of any of their members who might fall into distress. We know not whether these had anything to do with commerce, or were simply friendly leagues for mutual help and the encouragement of good feeling; but it is easy to understand how the institutions first formed for merely social ends, quickly acquired a commercial importance. Meeting for friendly intercourse in days when there were no shops and not many markets, the members began by exchanging or bartering commodities among themselves, and even united for more extended traffic with strangers. Domesday Book records the existence of a *gihalla*, or guild-hall, at Dover, established for the benefit of merchants, and there were doubtless many such.†

* Johnson's *Canons*, cited by Herbert, *Twelve Great Livery Companies of London* (London, 1837), vol. i., p. 3.

† The Cinque Ports must originally have formed a like association of

But the first well-defined instance of a mediæval guild appears in the history of the Easterlings, or Emperor's men, whom we have seen mentioned as the most privileged of all foreign merchants in the days of Ethelred and the most influential traders with England under the early Plantagenets. From very early times their principal factory in London, known as the Gilhalda Teutonicorum was situated in the Dowgate-ward, Thames-Street, with free access to the river on the rear. Here the members of the hanse or guild,—whence the later name of Hanseatic League,—warehoused their goods and found lodging for themselves, down to the reign of Richard the Second. At that time, finding the old quarters too small, they obtained possession of an adjoining house. Soon after, in compliance with a stipulation of the Treaty of Utrecht, a third and yet larger building, known as the Steel-house, was awarded them by Edward the Fourth; and the three buildings, with perhaps some others, were thereupon surrounded by walls strong enough to resist the jealous attacks of the London 'prentices, and provided with three stout gates. 'Within this structure, partitioned into separate cells, the residents lived under strict regulations. They had a common table, and were probably then, as well as subsequently, divided into companies, each having its master and associates. All were obliged to remain single. Any one who married an Englishwoman, or concubined with one, lost his *hanse* and became disqualified from the burgher-ship of any town connected with it. For the sake of good order, no housekeeper was allowed; not even a bed-maker was admitted, under a penalty, and, on a repetition of the offence, under a liability to loss of trading privileges. As it was necessary for them to become more united, and able to resist the attacks of the London mob, none of the residents, or at

towns for the protection of each other's interests at sea, although their incorporation by royal charter soon altered the character of the league, and the need of keeping up a naval force for the service of the Crown subordinated trade to war.

least none who belonged to the Council of Commerce, were allowed to sleep out of the Steel-yard. No less strict was the prohibition against communicating to the English anything which passed in the establishment. The direction was vested in an alderman and two deputies, or co-assessors, with nine councilmen, who composed together the Chamber of Commerce. These persons assembled every Wednesday, in summer at seven, in winter at eight in the morning, in the Merchants' Hall, to deliberate on the general affairs, and to decide between contending parties. The residents here were also classed in three divisions. Cologne, Geldern, and the towns on the other side of the Rhine, composed one; the commonalties of Westphalia, of Berg, of the Netherlands, and of the Lower Rhine, and the Saxons and the Wends composed the second; and the Prussian, Lithuanian, and Scandinavian towns composed the third. On New Year's Eve all who had a voice in these three bodies assembled together. The Cologne department elected four out of the Westphalian, the Westphalian four out of the Prussian, and the Prussian four out of the Cologne department. The new alderman was then chosen out of this body by ballot, and after that the two divisions, out of which he had not been elected, nominated one co-assessor each out of the other. The three officers elect then took the following oath; "We promise and swear to keep and maintain the rights and privileges of the English merchants, and all laws and privileges, to the best of our abilities, and to deal justly towards every one, be he rich or poor, in all affairs of commerce, without malice." This oath being taken, and other preliminaries completed, the Council had absolute power for a year, the authority of the alderman in this council being generally undisputed. He it was who decided what ventures should be undertaken and how those under him should employ their talents. All negotiations with foreigners were conducted by him, and it was for him to communicate with the similar *hanses* in other parts of Europe so as to bring

about a common course of action and secure the interests of all.*

The Society of the Merchants of the Steelyard, as it came to be called, did not, of course attain that completeness of organization until near the end of Plantagenet rule, after an existence of nearly five hundred years; but from the first we have the curious spectacle of a systematic association of foreign merchants, living and working,—with a shrewd adaptation, from monastic rules and the institutions of such military bodies as the Knights Templars, of what seemed best suited to their wants and duties,—among the yet unorganized and often disunited merchants of England. Their religious devotion to commerce ensured them a large measure of success, large enough to provoke the jealousies and arouse the opposition of those among whom they lived. But the English did not simply oppose. They promptly followed the example here set them, and established among themselves trading guilds and mercantile associations of a kindred nature.

At first they were of a very irregular and temporary kind. Thus, under the reign of Henry the Second, we read of 'the guild whereof Odo Vigil was alderman; the guild whereof Hugh Leo was alderman; the guild of which Gosceline was alderman; the goldsmiths' guild, Ralph Flack, alderman; the butchers' guild, William la Fisk, alderman; the pepperers' guild, of which Edward was alderman; the travellers' guild, of which Warner le Tourner was alderman; the guild of Saint Lawrence, with Ralph de la Barre for alderman; the guild of Haliwell, whereof Henry, the son of Godrun, was alderman; and four guilds of the Bridge, under Thomas Coke, alderman.'† In some of those were the rude beginnings of the livery companies incorporated by Edward the Third; many, indeed, had a straggling existence long before the time of the Plantagenets. The earliest charters

* Werdenhagen, cited by Herbert, *Twelve Great Livery Companies*, vol. i., pp. 10–15.

† Madox, *History of the Exchequer* (London, 1769), vol. i., p. 562.

of which we have any trace speak of the several societies as being of ancient formation and already wide spread in their influence. So important had they become by the middle of the fourteenth century that Edward the Third found it expedient to bring about their re-organization and, by at the same time conferring fresh privileges and appointing more stringent rules, help them really to be, according to their original professions, 'for the greater good and profit of the people.' All the charters conferred by him provided that the guilds should assemble once each year, 'to settle and govern their mysteries,' to 'elect honest, lawful and sufficient men' to direct the concerns of their trades and 'to correct and amend the same,' besides at least four other meetings in the year for business affairs and friendly intercourse. The members of each guild were bound to seek out dishonest traders of their craft, and punish offenders with the assistance of the Mayor of the City; and it was specially directed that they were to 'purchase tenements and rents of small annual value, for relieving the poor and infirm and for maintaining a chaplain and a chantry.' They were enjoined to be generous towards one another, and to that end were allowed to have annual festivals, processions, and the like, and to wear regular liveries appointed for each.*

The crowning concession made by Edward the Third to the London guilds dates from the last year of his reign, when it was appointed that the election of city dignitaries and officers, and even of members of Parliament, should be transferred from the ward representatives to the trading

* HERBERT, *Twelve Great Livery Companies of London* (London, 1837), vol. i., pp. 40–42, &c. To this learned book I am indebted for nearly all the information about the City guilds contained in the ensuing paragraphs. From it (vol. i., p. 77) the following bill of fare and schedule of expenses, for a feast given to Henry the Fifth in 1419 by the Brewers' Company, are extracted. It comprised three courses:—"*First course:* Brawn with mustard; cabbages to the pottage; swan standard; capons roasted; great custards. *Second course:* Venison in broth, with white mottrews; cony standard; partridges, with cocks roasted; leche lumbard, doucetts, with little parneux.

companies—an arrangement, greatly promoting their influence in civic and national government, that lasted with modifications down to the time of the Reform Bill in 1832. In 1376 there were forty-eight such companies, with an aggregate of a hundred and fifty-nine votes. Nine guilds—the grocers', the mercers', the drapers', the fishmongers,' the goldsmiths', the vintners', the tailors', the skinners', and the smiths'—had six votes apiece; one, the brewers', had five; four were assigned to twelve others, the saddlers', the weavers', the tapistry-makers', the chandlers', the fullers', the girdlers', the stainers', the salters', the masons', the ironmongers', the leatherdressers' and the butchers'; while two apiece were allowed to the remaining six-and-twenty, the leather-sellers', the founders', the joiners', the curriers', the freemasons', the fleccers', the bakers', the clothmeasurers', the haberdashers', the braziers', the cappers', the pewterers',

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Third course: Pears in syrop; great birds with little ones together; fritters, pain puff, with a cold bake-meat." And this was the cost of it :—

	s.	*d.*
First, for 2 necks of mutton, 3 breasts, 12 marrowbones, with portemgo of a quarter of coals	2	5
Item. For 6 swans . . .	15	0
12 conies . . .	3	0
200 eggs . . .	1	6
2 gallons of frumety	0	4
2 gallons of cream	0	8
Hire of 2 dozen of earthen pots	0	4
Hire of 2 dozen of white cups	1	4
1 quart of honey, with a new pot	0	4
Divers spicery	2	4
Porterage of water by the water-bearers . . .	0	4
1 pottel of fresh grease .	0	8
4 dozen pigeons . . .	4	4
100 pears	0	7
For 11 gallons of red wine .	9	2
4 gallons of milk . . .	0	4
White bread	2	0
Trencher bread . . .	0	3
Payn-cakes	0	6
Half a bushel of flour .	0	7
1 kilderkin of good ale .	2	4
Item. Given to the minstels.	1	4
To John Harsby, cook, for him and his servents .	3	4
To William Devenysshe, panter	0	6
For 1 quart of vinegar .	0	1
Packthread	0	1
Hire of 2 dozen pewter vessels	1	2
Salt	0	1
Washing of the napery .	0	4
Total . .	£2	15 3

the brewers', the hatters', the horners', the armourers', the cutlers', the spurriers', the plumbers', the wax-chandlers', the barbers', the painters', the tanners', the pouchmakers', the woodsawyers', and the pinners'. Many of these old societies have long ceased to exist, and many more have been added to the list since the time of Edward the Third; but the great city guilds of those days are the great city guilds still, as they already had been, in a straggling and ill-defined way, for many generations before.

Oldest and most influential of all, perhaps, was the Fishmongers' Company, consisting as it did of the oldest class of traders, although not incorporated until the year 1363; and almost as venerable, and for a long time its rival in importance, was the society chartered by Edward the Third in 1327, with the quaint title of "The Master and Wardens, Brothers and Sisters, of the Guild or Fraternity of the Skinners of London, to the honour of God and the precious body of our Lord Jesus Christ." In the same year the as famous Company of the Goldsmiths, though in some sort incorporated at least two centuries earlier, received its first extant charter. Therein it was provided that all those who were of the Goldsmiths' Hall should sit in their shops in the high street of Cheap, and that no silver plate or vessel of gold or silver should be sold in London, except in the King's Exchange or in the Cheap, among the goldsmiths, and that publicly, to the end that persons of the said trade might inform themselves whether the sellers came lawfully by the goods; seeing that 'of late not only the merchants and strangers brought counterfeit sterling into the nation, and many also of the trade of goldsmiths kept shops in obscure turnings and bye-lanes and streets, but did buy vessels of gold and silver secretly and without inquiry, and, immediately melting them down, did make the metal into plate and sell it to merchants trading beyond sea, that it might be exported, and so they made false work of gold and silver, as bracelets, rings, and other jewels, in which they set glass of divers colours, coun-

terfeiting right stones, and did put more alloy in the silver than they ought, which they sold to those who had no skill in such things.' In like manner, the Guild of Drapers—originally makers of cloth, not dealers in it, and in early times known as the Company of Weavers—was avowedly incorporated in 1364, because 'it had been shown to the King in Council that persons of divers mysteries in the city of London intermixed themselves with the mystery of drapery, and practised divers deceits and frauds in their use of the said mystery, to the great damage of the King and his people.' Therefore, it was ordered 'that none do use the mystery of drapery in the city of London, or the suburbs of the same, who have not been apprenticed to the said mystery, or in other ways obtained the consent of the said mystery, and that each of the mysteries of the tenterers, tellers and fullers confine themselves to their own mysteries, and in no manner intermix themselves or interfere with the making, buying or selling of any manner of cloth or drapery, on pain of imprisonment and the loss of all cloth by them so made, bought or sold, or its value, to the King's use.' The guild, already modified so far as to include merchants as well as manufacturers, was in 1385 finally separated by charter from the weaving business, thus left in exclusive possession of the Weavers' Company. At the same time it was more decisively than theretofore cut off from the Tailors' Guild, famous even in Edward the Third's reign for the enterprise of its members in the importation of woollen cloth.

But the Grocers', or the Pepperers', and the Mercers' Companies were the most strictly commercial of the London guilds. In olden times the mercers dealt, not in silks, but in toys, small haberdasheries, spices, drugs, and the like. They were, at first, in the position of pedlars, and afterwards had a miscellaneous trade in stray commodities, like village shopkeepers of the present day. All goods sold in retail that were weighed by the little balance, might pass through their hands; whereas the pepperers or grocers, from dealing

especially in spices, fell into the way of selling all commodities of a miscellaneous nature that had to be weighed by the beams or in a wholesale way. In 1376 the name of grocer was officially exchanged for pepperer; and fifteen years before that we find the members of this craft defined in a parliamentary document as 'those merchants called grocers,' and accused of being 'engrossers of all sorts of wares.' In another parliamentary paper, dated 1453, we find pepper, cloves, mace, cinnamon, ginger, saffron-wood and other spices, drugs, and dyes, currants, almonds, rice, and soap, cotton, silver, tin, and lead, specified as the chief articles in which it was proper for them to deal. Both they and the mercers, with men like Philpot and Whittington to give examples of commercial enterprise, had by that time fairly begun to rank as merchants rather than tradesmen.

These and many other trading societies belonged exclusively to London; and nearly every other port of England, from Newcastle to Exeter, and from Bristol to Liverpool, had its own kindred institutions. Apart from all, and yet more notable in the history of commerce, was the old Society of Merchants of the Staple, to which any members of any guild might be admitted, which served in great measure to provide the retail business for each and all of them. 'The Merchants of the Staple were the first and ancientest commercial society in England, so named from their exporting the staple wares of the kingdom. Those staple wares were then only the rough materials for manufacture; wool and skins, lead and tin, wool, woolfels or sheepskins, and leather being the chief. The grower of wool contented himself, at first, with the sale of it at his own door, or at the next town. Thence arose a sort of middle man, who bought it of him, and begot a traffic between them and the foreign clothmakers, who, from their being established for sale of their wools in some certain city, commodious for intercourse, were first named Staplers.'*

* Gerard Malynes, *The Center of the Circle of Commerce* (London, 1623), cited by Anderson, vol. i., p. 231.

The English merchants who engaged in this trade soon saw the advantages of uniting themselves into a league for common help and protection, and that seems to have been done somewhere near the year 1248, when John, Duke of Brabant, conferred upon them certain privileges on condition of their bringing their choicest wares into his territories.* As early as 1313, they were recognised by the English Crown, if not actually a chartered company. In that year Edward the Second issued a charter to their mayor and council, empowering them to choose a city of Brabant, Flanders, or Artois, to be called the staple, whither all wools and leathers exported from England were to be taken for sale to such foreign dealers as chose to come for them. The idea of establishing a central market for the exchange of commodities had much to commend it; and had the Society of Merchants, wisely constituted, been allowed to retain its power, much good might have resulted. But the staple was made a royal plaything, and a means of royal extortion, and, therefore, a source of mischief. In 1326, Antwerp, the port first chosen, was abandoned, and several towns within the kingdom were made staples instead, the chief being Cardiff, the property of Hugh Despencer, and therefore a most desirable place to be enriched by the coming together of merchants from all lands. In 1328, soon after the accession of Edward the Third, all staples were, in a fit of liberality, abolished; but in 1332 several new ones were appointed. In 1334 all were abolished again, and in 1336 the staple was once more established on the Continent, Brussels, Louvain, and Mechlin, being the favoured cities. In 1341 it was transferred to Bruges, to be removed, in 1348, the year of its coming into the hands of the English, to Calais, when thirty-six London merchants were sent over to profit by the monopoly. In 1353 fourteen English and Irish towns were made staples; and in 1363 the staple was restored to Calais. In 1369 several English towns were again favoured, and in 1376 Calais again took their place.

* Anderson, vol. i., p. 216.

The staple fluctuated between the French town and certain places in England until 1429, when it was fixed at Calais, not to be removed till 1558, and then, with modifications that indicated the dying out of the old restrictive institution, it was transferred to Bruges, and forgotten.*

Long before that the old Society of the Merchants of the Staple had been surpassed by the younger Fellowship of the Merchants-Adventurers of England, a company professing to trace its origin to Gilbert à Becket, the father of the Archbishop, and incorporated by Henry the Fourth, in 1406, as the Brotherhood of Saint Thomas à Becket. 'This charter,' as we are told by one old historian, 'gave no exclusive powers, but merely the authority to assemble themselves to choose a governor, and, by way of justice, to rectify their own abuses; and of their privileges all the merchants and mariners of England and Ireland were to be equally partakers, without exception, or any limitation of commodity. When the making of cloth was got to some advance, King Henry the Fourth was willing to encourage every one of his subjects, as well as the Company of Merchants of the Staple, to export the same; and therefore he made the regulations or charter above named, to such merchants who, not being of the Staplers' Society, might yet be willing to transport our cloth to Flanders, Brabant, Holland, and other countries.'† Their chief foreign station was, till 1444, at Middleburg in Zealand. In that year they removed to Antwerp. 'When Philip the Good, Duke of Burgundy,' says another old writer, 'first granted privileges to this company in the year 1446, under the name of the English nation, there were but four merchants in the city of Antwerp, and only six vessels, merely for river navigation, they having then no maritime trade; but in a few years after this company's settling there, the city had a great

* Craik, vol. i., pp. 120-124; Anderson, vol. i., pp. 294, 304, 315, 332, 448; vol. ii., p. 103, 104.

† Gerard Malynes, *The Center of the Circle of Commerce* (London, 1623), p. 86.

number of ships belonging to it, whereby it was soon much enlarged.'*

While Englishmen thus benefited the commercial cities of the Continent, foreign merchants wrought an equal good for the great towns of England. Of the influence of Flemish manufacturers and German merchants we have already seen something. Almost as much good came from the settlements or visits of Lombard bankers and Venetian merchants in England. From very early times the English kings, like other European sovereigns, found the advantage of borrowing money from the great money-makers of Italy. In Edward the Second's reign, at any rate, many Lombard bankers had establishments or agencies both in London—whence the name of Lombard Street—and in other trading towns. Long before that date we find notices of the mercantile relations between England and Venice, the greatest commercial city of Europe in the middle ages. Those relations appear to have first assumed importance about the beginning of the fourteenth century. In or near the year 1317, it became the custom for a fleet, known as the Flanders galleys, despatched by the Venetian Government, to go on an annual trading expedition to the west of Europe. Fleets were also sent each year to other parts, especially to the far east, for the collection of oriental commodities; but the Flanders expedition monopolised nearly all the west of Europe business. As soon as the ships were ready for embarkation, they were chartered by auction to the merchant princes of Venice, the price generally varying from eighty to a hundred golden ducats for each ship. The captain or commodore was appointed by the Grand Council of the State, but paid by the merchants; and with him were a notary public, two fifers, two trumpeters, and a number of physicians, besides pilots, scribes, and craftsmen. Each vessel was directed by four young patricians, defended by thirty archers, and manned by a hundred and eighty

* JOHN WHEELER, *Treatise of Commerce* (London, 1601), cited by ANDERSON, vol. i., p. 466.

mariners. The captain and soldiers might have no share in the trade, and, save on special occasions, they might not pass a night on land during the time of the voyage, the merchant-passengers, of course, being free to move about as they liked. The fleet, generally starting from Venice, proceeded to Capo d'Istria, then on to Corfu, Otranto, Syracuse, Messina, Naples, Majorca, and the ports of Spain and Morocco, touching last of all, before sailing due north, at Lisbon. It halted before Rye, or somewhere in the Downs, and then a part went on to Sluys, Middleburg, or Antwerp, to trade with the great Flemish merchants, while the rest turned in at Sandwich, Southampton, Saint Catherine's Point, or London, there to spend some time in disposing of their wares, and obtaining others in lieu. All assembled again at Sandwich or Southampton, and so went home, after nearly a twelvemonth's trading voyage.

After the wine-fleets of the Flemish and German merchants, which began at least two centuries earlier, and lasted almost as long, these Venetian trading expeditions had the principal share of foreign commerce with England during the middle ages. Only by forming trading associations strong enough to defend their rich cargoes from piracy and fraud were the old merchants able to traffic with distant lands. From the earliest times, however, private traders travelled with their own ships in the wake of the large expeditions, and in due time, by about the middle of the sixteenth century, the great expeditions came to be conducted by private traders of the richer sort, who in their turn helped to protect the smaller merchants, just as Antonio's argosies,

> 'With portly sail,—
> Like signiors and rich burghers of the flood,
> Or, as it were, the pageants of the sea,—
> Did overpeer the petty traffickers,
> That curtsied to them reverence,
> As they flew by them with their woven wings.'

About the cargoes of these Venetian argosies we have

very precise information. To the home-wrought cloths of silk and bawdekins of gold, damasks, satins, and the like, were added great quantities of raw silk, brought from Persia, Turkey, Sicily, and Greece, cottons from India and Egypt, as well as Oriental spices of all sorts, from ginger, cinnamon, pepper, cloves, and nutmegs, to saffron, camphor, aloes, and rhubarb; all collected at such great emporiums of mediæval trade as Aleppo and Damascus, Alexandria and Messina. Besides these, and a few score of miscellaneous articles, more or less worked up and compounded at Venice, the Flanders fleets took up great quantities of sugar and confections, spun cottons, and raw silk, beads, buttons, and saltpetre, when they halted at Sicily, and brought them for sale in England.

London was not so much frequented by the Venetians, as that had been, from time unknown, the head-quarters of the Flemish trade; but the great merchants of London, Bristol, Exeter, and Winchester, with a goodly number from the more northern marts, such as Lincoln, York, Beverley, and Hull, hurried down to meet them at Sandwich or Southampton, and there compete for possession of the best and cheapest of their commodities. Much of the traffic was by barter, and before the Venetian galleys went home they were well laden with supplies of English woolfels and raw wools, broad cloths and kersies, ox-hides and calf-skins, block tin and pewter. Wool raw and wrought was the staple, and of the latter a great many varieties are specified. There were white bastards, or broad cloths proper, and narrow bastard cloths; Essex cloths, a yard wide and fourteen yards long, and tawny cloths of the same size, but inferior in quality; fine medleys, and broad medleys; white kersies, and kersies red, grey, green, and cream-coloured; Winchester cloths, good and broad, in pieces twenty-six yards long, and Suffolk cloths, good-looking, but of bad wool, measuring nearly forty yards the piece; friezes for night wear, of loose texture, and white ffiezes of better quality, each piece measuring a dozen ells, and therefore called "dozens," sold at from eighteen to two-and-thirty

shillings a piece; besides a variety of other cloths from London, Witney, and Norwich.

From the history of this Venetian trade during the two centuries in which it flourished, many noteworthy episodes might be extracted. As early as 1319, we hear of a Venetian merchantman, sent to sell sugars in London and obtain a return cargo of wool at Boston, being attacked off the Wash by English pirates, and losing its captain in the struggle. But the English were not always aggressors. In 1323, was issued 'a proclamation from the Mayor and corporation of Southampton, narrating an affray between the patrons, merchants, masters, and mariners of five Venetian galleys on one side, and the inhabitants of Southampton on the other, accompanied with loss of life and property, whereby the Venetians were liable to proceedings for felony and homicide,' these proceedings, however, being stayed by 'the grant of a release, in consideration of a certain sum of money received from the merchants of Venice.' These Italians seem to have been rather a wild set of men. 'As the oarsmen of the galleys, when in London and Bruges,' we read in a decree of the Venetian Senate, dated 1408, 'pledge themselves in the taverns beyond the amount of pay received by them in those ports, so that the masters are compelled to go round the taverns and redeem the men at very great trouble and expense, it is ordered that all who shall be pledged in taverns to the amount of four ducats each, above the pay received by them, shall be redeemed by the masters, and the money paid on their behalf be placed to their debit,' any further debt being liable to a fine of fifty per cent. on the amount.

In 1408 arose serious differences between the Venetian traders and the Custom-house officers of London. 'The officers seized and forfeited certain Venetian merchandize which had not paid the duties, and also forfeited the galleys, the men, and the goods belonging to merchants who had not transgressed. Moreover,' adds the Italian document, 'the customers of London proceeded to a second act, more harsh

and not usually enforced against any nation. Certain bales which had been packed, sealed, and noted regularly for the payment of duties, were opened, and the merchants compelled to present to the Customs a fresh note of the quantity and value of the cloths and things contained in the bales that had already paid duty. Thereupon the merchants put a higher value on the bales than at first; but the customers still demanded more, and, alleging they had been deceived about these bales, declared the men, galleys, and merchandize to be forfeited. The captain, on hearing of this unjust act, went with the masters to the King's residence to complain. They could not obtain audience, but were told that if they wished the galleys not to unload completely, and to avoid the forfeit of everything, they must give 3,000*l.* sterling, besides the other forfeitures, and that, if they would own to having erred and throw themselves on the King's mercy, his Majesty would grant them pardon.' Under such compulsion the error was partially admitted, and the fine was accordingly commuted to 1,333*l.* 6*s.* 8*d.* But when the merchants returned to Venice, a special envoy was despatched to Henry the Fourth, to remonstrate and obtain a reversal of the punishment, and though in that he failed, he appears to have made arrangements for more considerate treatment of his countrymen in future.

If the London officials were harsh in their treatment of these foreigners, however, there seems to have been some excuse for their conduct. The Venetian merchants settled in London brought on themselves frequent rebuke from the Senate, both for their neglect of duty to their own country and for their unjustifiable liabilities to the Englishmen with whom they dealt. Perhaps the jealousies thus aroused, and found specially prevalent during the time of our ruinous civil wars, were not diminished by the frequent presents of great value sent from Venice to the English sovereigns as bribes for the favourable treatment of its traders. Under the year 1456, we read of 'an extraordinary insult perpetrated by the

citizens of London on Italian merchants,' without being informed as to its nature, and the records of the same year show several complaints as to the arrogance and inefficiency of the 'council of twelve,' who constituted the factory of Venetian merchants in London. In 1457, this London factory was abandoned. 'By reason of the insult perpetrated by certain artificers and shopkeepers of London against the Italian nation, to the risk of their lives and property, the Italian merchants—namely, the Venetians, Genoese, Florentines, and Lucchese—met together, and, after consultation, determined it was necessary to quit London for personal safety and security of their property; and for their asylum they selected Winchester.' That exodus was brief; but it was clear the Italian traders were losing their ground not only in London, but all over England. Under the Plantagenets our commerce was too feeble to stand by itself. We gladly accepted aid from foreigners, and welcomed both Venetian merchants and Lombard bankers. But by the time of the Tudors we could be more independent, and so, with pardonable ingratitude,—seeing that if the strangers had conferred benefit on us, they had done very much more for their own benefit,—we were ready to turn them out. This was sometimes attempted with considerable roughness. In October, 1488, the Flanders galleys were coming, as usual, into Southampton, when, 'sailing off Saint Helen's, they were fallen in with by three English ships, which wanted them to strike sail. The galleys, seeing they were English, drew nigh, saying they were friends. Then the English endeavoured to take the galleys; but the master blew his whistle and beat to quarters, and the crews killed eighteen of the English, the ships pursuing the galleys into Southampton Harbour. The captain wrote about the injury done him to the King, who sent the Bishop of Winchester to say he was not to fear, as those who had been killed must bear their own loss.' Henry the Seventh was too just a king to countenance piracy even when it issued in the death of several of his own subjects

in British waters. All through his reign he was very friendly to the Venetians, and encouraged their trading visits. But the days of the Flanders galleys were coming to an end. In the spring of 1532, they quitted Southampton never to return.*

A hundred years before that, English patriots, rightly or wrongly, had begun to make great complaints of the unequal trade carried on in our towns by the Venetian merchants. They brought us trumpery commodities, it was alleged, and took in exchange the goods most important of all to our national welfare.

> 'The great galleys of Venice and Florence
> Be well laden with things of complacence,
> All spicery and all grocers' ware,
> With sweet wines, and all manner of chaffare,
> With apes and japes and monkeys oddly tailed,
> Trifles and nicknacks that little have availed,
> And other things with which they catch the eye,
> Which things be not enduring that we buy.
> Thus do these galleys, for this fancy ware
> And eating ware, bear hence our best chaffare,
> Cloth, wool, and tin, which as I said before,
> Out of this land we worst of all can spare.
> Also they bear the gold out of this land,
> And suck the thrift away out of our hand,
> As the wasp sucketh honey from the bee;
> So minish they all our commodity.'

That extract is from *The Libel of English Policy*, a curious metrical treatise on commerce and its influence on the well-being of the nation, written near the end of 1436. It describes very minutely, though not always quite fairly, the details of English trade with the nations of Europe. The great part of this foreign trade was still carried on in Flanders or through Flemish intervention. With Italy, Portugal, and some other countries, the dealings were generally

* Rawdon Brown, *Calendar of State Papers and Manuscripts relating to English Affairs, existing in the Archives and Collections of Venice, and other Libraries of Northern Italy* (London, 1864), vol. i., *passim*. All the foregoing accounts of Venetian trade are drawn from this wonderful storehouse of new facts concerning English history.

direct; but all our commerce with Spain, Prussia, and even Scotland, was more or less through Flemish agency.

> 'Flanders is the staple, men tell me,
> To all the nations of Christianity.'

But why? Not surely because Flanders was rich in products of its own.

> 'For all that groweth in Flanders, green and seed,
> May not for one month find them meat and bread.'

Why should we enrich another country by our traffic when it might all be applied to the welfare of our own people?

> 'What reason is it that we should go to host*
> In other countries, and in this English coast
> They should not so, but have more liberty
> Than we ourselves?'

We ruin ourselves for the benefit of our enemies, exclaimed the indignant writer, seeing to what a miserable state the dignity of England was being brought by the strife of parties and the kingly misrule that soon found full expression in fifty years of civil war. And why should we? We have command of the narrow sea between England and France, the high road from all the southern to all the northern marts of Europe. Let us only use our position, and all the nations will be held in order, with England in the place of honour and chief welfare.

> 'Keep then the sea about in special
> Which is to England as a rondè wall;
> As though England were likened to a city
> And the wall round about it were the sea.
> Keep then the sea, the wall of our England,
> And then is England kept by God's own hand;
> That is, for any thing that is without,
> England would be at ease, without a doubt.
> And thus should every land, one with another,
> Be joined in peace, as brother with his brother;
> And live together, free from war, in unity,
> With no rancour, in very charity,
> In rest and peace, to Christè's great pleasance
> Withoutè strife, debate or variance.' †

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* *i. e.* 'Take up our lodgings.'

† Wright, *Political Poems and Songs relating to English History* ndon, 1861), vol. ii., pp. 159–205.

Something has been done towards the bringing about of that end during the four centuries and more that have passed since those rough lines were written; and the biographical history of our country shows that the great merchants of England have helped it on as much as those other patriots who have built their fame with deeds of warlike bravery and skilful statesmanship.

CHAPTER II.

THE DE LA POLES OF HULL.

[1311—1366.]

EARLIEST among the famous English merchants of old times about whom we possess information enough for a proper understanding of their lives and works are the De la Poles of Hull. Coming over with William the Conqueror, the family was one of the first to take firm root in our country, to shake off its Norman prejudices, and to become thoroughly English. Under the early Plantagenets it had sturdy branches in Middlesex, Oxford, and Devon. Some of its members, going with Edward the First into Wales, fought so well that they received a large grant of land in Montgomery by way of recompense; and a few years before that, in 1264, we find reference to a William de la Pole, of Middlesex, 'lately decorated with the belt of knighthood,' who is ordered by Henry the Third to receive 10*l.* 'to purchase a house for his use, as our gift.'* But it was not by fighting and courtiership alone that they became rich and famous, or won honour for their country. In 1371—a year before Edward's accession to the throne—we find it recorded that one William de la Pole and some other merchants of Totnes received a sum of 12*l.* 9*s.* 5½*d.* for cloths sold by them to the Crown at the fair

* NAPIER, *Swyncombe and Ewelme* (Oxford, 1858), p. 256;—a work to which I am much indebted for the diligent collection of notes relative to De la Pole history contained in its appendix.

of Saint Giles, at Winchester; and later in the same year it appears that the wools of a William de la Pole, a merchant of Rouen, were detained at Ipswich to prevent their being taken to Flanders; while in 1272 we hear of a Nicholas de la Pole, as one of the authorized collectors and receivers of the goods of the Flemish merchants in England.* Whatever his relation to this Nicholas, or to the knight whom Henry honoured with the present of a horse, it can hardly be doubted that William, the merchant of Rouen, was also the merchant of Totnes, belonging to both places, because he travelled from one to the other, after the fashion of all the great dealers of his day, buying and selling goods. This same man, also, we may with safety assume to have been the William de la Pole who settled, a few years later, in the newly-founded town of Ravensrod, at the south-eastern extremity of Yorkshire.

Ravensrod has a curious history. Originally an island, formed by the gradual heaping-up of sand and stones, and separated from the mainland by more than a mile of sea, it was for a long time used only by the fishermen of those parts for drying their nets. By degrees, however, a narrow shingly road, the breadth of a bow-shot, was cast up through the joint action of the sea on the east and the Humber on the western side; and as soon as this road was completed, the inhabitants of the neighbouring towns, especially of Ravenser, an ancient port and manor on the Humber, determined to make use of it. In this way was established the town of Odd, called Odd juxta Ravenser, and after a while, Ravenserodd, or Ravensrod. Its convenience as a landing-place, and, at first, its freedom from civic interference, soon made it an important mart. In 1276, the people of Grimsby, on the other side of the river, complained to the King of the great damage it was doing to their trade, their loss in a year being more than 100*l.* Of this complaint no notice appears to have been taken by the Crown. But the people of Ravens-

* Napier, p. 257.

rod used it in an unlooked-for way. With unseemly zeal they made it a practice—so, at least, said their enemies—to go out in boats, intercept the trading-ships and fishing-smacks, and urge them to stop at Ravensrod, asserting, for instance, that while trade was there so brisk that 40*s.* could easily be obtained for a last of herrings, the people of Grimsby would not be able to pay them half as much. This persecution of the Grimsby-men, however, did not last long, if indeed it was ever really practised. In 1361 a great flood came and compelled all the inhabitants to take refuge in the neighbouring villages. Spurn Head lighthouse now marks the site of Ravensrod, while of Ravenser there remains no trace at all.*

At least fifty years before the time of the flood, while it was still 'a great flourishing town, abounding with merchants and all sorts of goods and traffic,' William de la Pole had done with Ravensrod. Having lived and prospered in it for a little while, he died in or before 1311, leaving a widow, Elena, who soon married again—her second husband being John Rotenheryng, a famous merchant of Hull—and three sons, Richard, William, and John, who carried on their father's work with notable success. Of the youngest of these three we know very little indeed, and about the private history of the other two we also have but scanty information. But their public life and work are very clearly decipherable from the scattered records of the time.

Richard was born somewhere near the year 1280, William a few years later. They learnt to be adventurous of life and money amid the stirring incidents of Edward the First's reign, often, doubtless, crossing with their father, in the largest and swiftest of his ships, to the coast towns of Flanders and France, there to meet the richest merchants in the world, and treat with them for the selling of English wool and leather, and the taking in exchange of foreign wine and timber. Those short journeys were full of peril. At any

* Frost, *Early Notices of Hull* (Hull, 1827), pp. 54–56.

moment there was the risk of being met unawares by French or Scottish pirates, and then—unless they were strong enough to defeat their assailants, or fleet enough to be saved by flight—they could expect no pleasanter fate than that their goods should be seized, the common sailors left hanging to the mast-head, and the masters only kept alive on account of the money that would be paid for their release. These things were bad enough under the vigorous rule of Edward the First. They were much worse during the disastrous period of Edward the Second's misgovernment. And it was, doubtless, for greater security that the brothers De la Pole, soon after their father's death, removed a distance of twenty miles, to the fortified and rapidly growing town of Hull. They could not have settled in a better place.

In the history of Hull are well illustrated the growth and character of an English commercial town during the middle ages. Owned by the monks of Meaux, who themselves made shrewd tradesmen, and who knew well how to encourage trade in others, it had been a thriving mart since 1198, and doubtless from a much earlier date, under the name of Wyke-upon-Hull. The Exchequer Rolls of the thirteenth century show that its exports, consisting chiefly of wool, rough sheepskins, and prepared leather, were in some years half as great as those of London, and greater than those of any other port, save Boston and Southampton, Lynn and Lincoln. At the beginning of the century they comprised nearly one-fourteenth of the entire English trade in those articles;* by its close they had trebled in value, and become about a seventh of the

* The total receipts on account of customs for wool, woolfels, and leather, between the 20th July, 1203, and the 30th November, 1205, amounted to 4958*l.* 7*s.* 3½*d.*, seven-eighths of which were contributed as follows :—

	£.	s.	d.		£.	s.	d.
London	836	12	10	York	175	8	10
Boston	780	15	3	Grimsby	91	15	0½
Southampton . .	712	3	7½	Yarmouth . . .	54	15	6
Lincoln	656	12	2	Barton	33	11	9
Lynn	651	11	1½	Scarborough . . .	22	0	4½
Hull	344	14	4½	Whitby	0	4	0

whole.* All through that time, and long after—especially at the seasons during which proclamations against the sending of wool to Flanders made the trade very difficult in towns nearer to the seat of government,—Hull was a favourite resort of the great wool-merchants, about one-third of them being foreigners, especially Flemings and Florentines. Perhaps it was at the suggestion of these Italian merchants, great money-lenders as well, and therefore men very useful to the King, that Edward took it under his especial protection. Be that as it may, Edward bought it of the monks of Meaux in 1293, and ordered that it should be henceforth known as the King's town—whence Kingston-upon-Hull.†

Henceforth it prospered more than ever. In 1297 it was made the sole port for the exportation of Yorkshire wools; and in 1298, though York was made a staple town, it was with the provision that all its goods should pass through Hull.‡ Each year it received some fresh benefit either from the Crown or from private individuals. The nave and chancel of the noble Church of Holy Trinity had been set up in 1270, and its splendid tower was now in course of erection, to be completed in 1312. The Augustine monastery was on the right, at the meeting of Monk-gate and Market-place, and not far from the junction of the Hull with the Humber; the Carmelite Friary was to the left, near the modern White Friars-gate, on the road to Beverley; while the Chapel of Saint Mary, near the top of Market-place, was already built or building. The wall, now for the most part replaced by the western docks and basins, had been begun, and the harbour was finished, in 1299. In 1300 a mint was put up by royal ordinance. John Rotenheryng, stepfather of the brothers De la Pole, was, in 1302, appointed, with others, 'to make,

* In 1780 the customs paid at Hull were 1086*l.* 10*s.* 8*d.*; at Boston, 3599*l.* 1*s.* 6*d*; in London, only 1602*l.* 16*s.* 6½*d.*; in Southampton, 1019*l.* 10*s.*; and in Newcastle, 323*l.* 3*s.* 9*d.*; the sum levied in all England being 8411*l.* 19*s.* 11½*d.*

† Frost, pp. 95-114.

‡ Madox, *History of the Exchequer*, vol. i., p. 782.

direct, and appoint ways, causeways, and roads from Hull to the neighbouring towns;' and in 1316 was established a ferry for conveying passengers, cattle, and goods, across the Humber to Barton, a more ancient town than Hull, and now rapidly increasing in importance.*

Under this year, 1316, we first hear of the De la Poles as living in Hull, although it is probable they had come thither five or six years before. It was a year of such famine that wheat rose in price from 6*s.* 8*d.* to 40*s.* a quarter, and salt was sold at the same rate. Richard de la Pole, therefore, serving both himself and his neighbours, obtained a safe-conduct from the King, empowering him to visit foreign parts and bring home corn and other things, security being given that he would not sell them to the Scots.† How he fared in the business we are not told; but from this time he seems to have steadily gained influence at Court. In 1320 he was made under-butler to the port of Hull, his duty being to aid the King's chief butler in making suitable provision for the royal household. In 1322 he obtained, jointly with another, the more important office of collector of customs for the town; and the appointment was renewed in 1325, and again in 1327.‡ In April of the latter year, two months after the accession of Edward the Third, he was promoted to the honourable and lucrative post of chief butler to the King.

From this time he can have lived little in his house in Hull Street. He travelled with the Court, which for some time was moving about between York and Lincoln; but he was still a merchant by profession, the business being managed by his younger brother William. In July of this same year, 1327, we find William lending to the King 4,000*l.* with which to fit out his first expedition against the Scots; and this was followed by a loan of 2,000*l.* in August, and another of 1,200*l.* in December, made in the names of both brothers. These

* Frost, pp. 40-46; Tickell, *History of Hull* (Hull, 1798), p. 14.
† Napier, p. 262.
‡ Frost, p. 31.

debts, heavy even for a King to incur, were to be liquidated out of the duties on wools, woolfels, and leather, collected in Hull; and in the meanwhile, as security, William de la Pole was to have possession of that part of the royal seal known as the cocket. Under every subsequent year we find references to similar transactions. In the summer of 1335, for instance, the brothers engaged to pay 20*l.* a day for the expenses of the royal household, besides supplying as much wine as was needed, and received authority to pay themselves from the proceeds of the customs of London, Ipswich, Yarmouth, Boston, Hull, Hartlepool, and Newcastle.*

It became the rule for royalty to pawn its credit with such wealthy subjects as the De la Poles. For this, however, the young King was not responsible. 'Lady Isabel the Queen, and Sir Roger Mortimer,' says a contemporary historian, 'assumed unto themselves royal power over many of the great men of England and of Wales, and retained the treasures of the land in their own hands, and kept the King wholly in subjection to themselves; so much so that Sir Henry, Earl of Lancaster, who was made chief guardian of the King at the beginning, by common consent of all the realm, could not approach him or counsel him. Wherefore Sir Henry was greatly moved against the Queen and Sir Roger Mortimer, with a view of redressing this evil, that so the King might be able to live upon his own, without making extortionate levies to the impoverishment of the people.'†

The De la Poles, at any rate, suffered no impoverishment from the levies of the Crown. Doing their business honestly, and, as we have every reason to believe, taking no more from either King or people than was their due, they were advancing every year in wealth and influence. The favour shown to them perforce by King Edward while he was in the hands of his wicked mother and her more wicked lover was only augmented after he had taken the government upon himself. At the close of 1328, Richard received from him a

* Napier, pp. 263–265. † *Chronicles of Old London*, p. 269.

Christmas present of 1,000 marks, in consideration of the good services done by him; and in the following May he was made gauger of all the wine sold throughout the kingdom, his brother William being appointed his deputy. In 1330, Edward is recorded to have cancelled another appointment, that of valet of the King's bedchamber—'a situation always filled by gentlemen'—given to him against his will; but there were special reasons for this, and as next year William is referred to as the King's 'beloved valet and merchant,' we need not see in the transaction any disfavour to the De la Poles.* There is everything to show their growing importance.

In 1331, Richard seems to have found it necessary to go and live in London, there to attend to his Court duties. He therefore abandoned his connection with commerce, and left the whole business in his brother's hands. The document by which their partnership of twenty years' standing was dissolved, is almost worth quoting in full. It is dated July the 12th, 1331. In it they first of all pardon one another for all manner of injuries done, said, or thought by one against the other, from the time of their coming into the world down to the writing of the deed; then they release one another from all contracts and mutual duties ever existing between them, save those arising out of their brotherhood, 'which lasts and will last as long as God permits:' and after that they proceed to parcel out the wealth accumulated by them. Unfortunately, we are not told the value of the whole property, or the proportion in which it was divided. It is likely that, as William had for some years had the whole of the responsibility of managing the business, a large proportion fell to him. The portion allotted to Richard amounted to 3,874*l.* 17*s.*, certainly a smaller sum, even when account is taken of the relative value of money, than we might have looked for, considering the largeness of some of the transactions already referred to. Of this, 645*l.* was reckoned to be the value of

* Napier, p. 264.

his house, while 100*l.* was set down for the cattle and live-stock in his farms, 30*l.* for his horses, and 80*l.* for his silver goods; making a total of 855*l.* Besides this, he was to collect some outstanding debts to the extent of 148*l.* 3*s.* 8*d.*; 2,205*l.* was to be paid to him in cash; and for his share in the rents and possessions held jointly by the two brothers in counties of York and Lincoln, William was to pay him either 100 marks a year, as rent, or 2,000 marks once for all.*

Richard lived fourteen years after his retirement from business. He retained his butlership until 1338, going over to Ireland in 1334, there to deposit certain wines of the King's until they were needed for use. In 1335 he was made a justice in eyre for Yorkshire, and in 1336 we read that he received a reward of 250 marks 'for the expensive labours he had maintained in expediting certain affairs of the King's.' He is described as a citizen of London in 1337, when he received a grant of the vill of Basingstoke; and in London he died on the last day of July, or the first day of August, 1345, leaving to his heirs, besides other property, houses in Gracechurch Street, Lombard Street, and Cornhill, and assigning a large sum of money to the clergy of Saint Edmund's, Gracechurch Street, and Saint Michael's, Cornhill, for distribution to the poor. At the time of his death he is said to have been debtor to the Crown to the extent of 2,576*l.* 12*s.*, a third of which was obtained from the merchants of Prussia, being an outstanding debt of theirs to Richard de la Pole, and the remainder was remitted by the King in consideration of his long and faithful services to the State. †

In the meanwhile, William was rising to the highest honours proper to a merchant prince. In the autumn of 1332, as King Edward was proceeding northwards to begin his Scottish wars in earnest, 'he himself,' as we read in a manuscript history of Hull, 'with several of his nobles and attendants following after, came to this town to take a view and prospect thereof, and both he and they were most splen-

* Frost, Appendix, pp. 39, 40. † Napier, pp. 264, 265.

didly and nobly entertained by William de la Pole.'* In token of his liking for the town and its citizens, he transferred the local government from the hands of a Bailiff to those of a Mayor, nominating William de la Pole as the first to fill the post. For eight years from this time the great merchant was repeatedly employed on duties half commercial and half political. In April, 1333, he spent, on the King's account, 40*l.* in fitting out the good ship *Trinity of Hull*, with men and munition, for going to fight against the Scots. In June, he was sent on a special mission to reprove the Earl of Flanders on account of the aid given to the Scots by his mariners; and in May, 1335, he was sent again on a like errand. In this year, moreover, besides being chosen Mayor, he was appointed supervisor of all the collectors of customs on the east coast of England, from Hull as far down as Lynn. In July, we notice that he received from King Edward an acknowledgment for 330*l.* spent in buying sixty hogsheads of wine and six hundred quarters of salt; and in November, for services described in the King's warrant as 'agreeable and useful to us, in happily expediting certain affairs that specially concern us, yet not without undergoing great and extensive labours,' he received a gift of 500 marks. In the following May another present was made to him of half that value, and in August we learn that he fitted out and sent to Gascony, Flanders, and other parts, two of his ships, the *Bloom*, and the *Saint Mary*, 'on the King's business as well as his own,' for which letters of safe conduct were issued. In the same month he received the King's acknowledgment for a debt of 3,027*l.*; and in the following November a pardon was made out in his favour, releasing him from penalty for not having already taken arms against the Scots, according to the King's proclamation, and excusing him from service for the next three years.† In this year's campaign, however,

* De La Pryme, *MS. History of Hull* (British Museum, Lansdowne MSS., No. 890, 891), fol. 12.

† Napier, pp. 272, 273.

the most peaceful man might have joined with impunity. 'At that time,' says the chronicler, 'the King made another expedition into Scotland, because the people there would keep no peace, but would always be at war. And so the King passed through the land; but the Scots always took to flight, so that no encounter could then take place. Wherefore the King was very angry, and all his people returned into England.'*

But Edward was not on this account less earnest in his preparations for war. In January, 1337, he commissioned William de la Pole to build a stout galley, for which forty picked oak-trees were to be sent to him from a priory in Nottinghamshire, and in May the merchant was sent to scour the counties of York and Lincoln, in search of fit sailors to man the same.† All over England, throughout this year, people were busy building new ships, and repairing old ones, in readiness for a work only half talked about as yet. This was the attempted subjugation of France to the Crown of England, an enterprise which modern students of history are learning to see in its true light, but which no Englishman living at the time could be expected to regard with anything but favour.

William de la Pole, at any rate, was not tardy in supporting the scheme. On the 3rd of January, 1338, by which time the arrangements were tolerably complete, we find a special duty assigned to him. He was empowered to arrest and cause to be arrested in Hull and elsewhere as many ships as he thought needful for the carriage of corn, cloth, and other articles, which it was to be his business to purchase and provide for the King's use, and to convey them to Aquitaine, 'for the maintenance of the King's faithful people there;' in other words, he was to undertake the feeding and clothing of the army to be taken to France and augmented there by Edward. It was doubtless in aid of this work that he was soon after authorized to use certain houses

* *Chronicles of Old London*, p. 271. † NAPIER, p. 274.

in Conyng (now Coney) Street, York, and in reward for his doing of it, as well as in payment for some money which he had lent, that an important grant of land was made to him in the following November. Some time before this he had quitted England in pursuance of his commission. On the 4th of August he was appointed Mayor of the staple at Antwerp, King Edward having gone thither a fortnight before; and in Antwerp and its neighbourhood he lived in state for at least a year and a half. During most of this time he was in the pay of the Crown. For the period between the 16th of August, 1338, and the 16th of November, 1339, with the exception of forty-seven days, during which he was absent on private business, he received a salary of 8*s.* a day from the Exchequer, while for the whole time were paid 4*s.* a day for one knight, and 2*s.* a day each for thirty-four men-at-arms in attendance upon him.*

These eighteen months form the most memorable portion of his life. In February and March, 1339, we find him employed, with some other commissioners, in strange and delicate business. He had to treat with the Archbishop of Trèves for the repayment of 50,000 golden florins, which, with other moneys, had been lent to the King, and for which 'the hereditary and most beautiful crown of our lord the King and the realm of England,' had been pledged; which means, doubtless, that he had to pay the money himself.† In a hundred other ways, as it seems, he was at this time serving his King,‡ and Edward's appreciation of the service

* Napier, pp. 274, 280.

† Rymer, *Fœdera*, 4th ed. (London, 1821), vol. ii., pp. 1073, 1074.

‡ This curious promissory note, given by Edward the Third to William de la Pole, is worth preserving:—"Rex omnibus adquos, etc. Noveritis nos, per manus delicti clerici nostri Willielmi de Northwell, custodis garderobæ nostræ, recipisse de dilecto mercatore nostro Willielmo de la Pole, ex causâ mutui undecim milia librarum, tam, videlicet, pro expensis hospiti nostri, quantus expeditione arduorum negotiorum nostrorum in partibus cismarinis; quam quidem summam eidem Willielmo de la Pole, in festo Purificationis beatæ Mariæ proximò futuro, absque dilatione alterioris, solvere promittimus bonâ fide. In cujus, etc. Teste Rege apud Antwerp, xiv. die Novembris."—Rymer, vol. ii., p. 1065.

is shown in five notable documents, all issued from Antwerp, on the 15th of May, in this same year. In one, William de la Pole and his brother Richard are released from all annual payment on account of the manor of Myton-upon-Hull, granted to them some years before, at a rental of 10*l.* 3*s.* a year; and in another, he and his other brother John, on account of their liberal dealing towards the State, are freed from all actions or demands of any sort that may be brought against them; whence it appears that his younger brother, at any rate, was with him at this time.*

The third document is very curious indeed, giving us one of the very few glimpses that we can get of our merchant's private life, and serving to show him a man of rare and far-seeing kindness in his domestic relations. "In consideration," it is written in the King's name, "of the great and reasonable supply which our beloved merchant, William de la Pole, has often made to us, and especially after our late passage over the sea, and also of the praiseworthy attendance bestowed by him upon us, we, at the earnest request of the same William, grant and give license, for ourself and our heirs, to Katherine, wife of the same William, that she, after his death, may marry whomsoever she wishes, so long as he be one of the King's subjects, without let or hindrance."† It is not every day that we find a husband filled with such unselfish love for his wife that he makes earnest request that she may have facilities for contracting a second marriage in case of his early death.

It is less strange that William de la Pole should have made provision for the suitable settlement of his daughters. That the children, however, of a merchant, and, as the phrase goes, an altogether self-made man, should have a King, and as proud a King as Edward the Third, for their guardian, is as strange as anything else. Yet so it was. In the fourth of the documents issued on this 15th of May, Edward granted to his friend's eldest daughter, Katherine, "the first suitable

* Napier, p. 277. † *Ibid.*, p. 276.

marriage of some heir male, whose lands and tenements did not exceed the value of 500*l.*,' a very large sum in those days; to Blanche, the second, the next chance of like value; and to Margaret the youngest, the one after that; with a proviso that, 'if either of them should come to marriageable age before such marriages fell to the Crown, and had been accepted for themselves,' 1,000 marks should be paid in lieu to each of the unmarried ones.*

The last of the five papers refers to William de la Pole himself, and shows why all the others were written. 'Considering in what manner his beloved merchant, William de la Pole, was worn out in his service, and fatigued with labours and various troubles, and therefore willing to have regard to his welfare and repose,' the King released him from attendance at assizes, juries, and the like, as well as from service in the capacity of Mayor, Sheriff, or other agent of the Crown, against his will. It was also promised 'that this our present expedition being ended, in which we have perceived the service of the said William to have been exceedingly advantageous to us, he be not against his will sent anywhere, on this or the other side of the sea, for the prosecution of our business, or that of our heirs, and that he be not burthened with any office or labours to be undertaken for us; but that henceforth he may thoroughly enjoy the comforts of his home, as shall be agreeable to himself, without molestation or any manner of annoyance being offered to him in any way by us or our heirs or our officers.' †

These favours were great, greater perhaps than any merchant earlier than William de la Pole had ever received; but they were certainly not more than he deserved. On the 30th of June, 1339, the King acknowledged his debt to him to the extent of 76,180*l.*, in addition, as it seems, to 46,389*l.* 19*s.* 10½*d.*, supplied in instalments during this and the previous year.‡ This was an immense sum, representing not much less than a million of money, according to its present

* Nayler, p. 276. † *Ibid.* ‡ *Ibid.*, p. 277.

value; but it was not more than was needed. King Edward, we read in the manuscript history of Hull already cited, 'was reduced to such a strait for want of timely supplies of money out of England, that he was forced to send for William de la Pole, who was then at Antwerp, managing and carrying on his merchandize and affairs, and to borrow many thousand pounds of gold of him; who did not only most freely supply him with all he had and could borrow and procure, but also mortgaged his own real estate to supply his further needs and necessities; which was a most noble, worthy, and glorious mark of his love, fidelity, and loyalty to his prince, and of the greatness of his generous soul.' * Edward was not ungrateful. On the 27th of September he issued a charter almost unique in the history of commerce. Kings have often been sorely troubled for want of money; but in no other instance, surely, have they so honestly and graciously proclaimed to all the world the greatness of their need and the greatness of their debt to the men who helped them through it. "Know," it is written, "that our faithful and well-beloved subject, William de la Pole, presently after our coming to the parts on this side of the sea, hearing and understanding that our affairs, for which we took our journey, were for want of money very dangerously deferred, and being sensible of our wants, came in person unto us, and to us and our followers hath made and procured to be made such a supply of money that by his means our honour and the honour of our followers—thanks be to God! —hath been preserved, which otherwise had been exposed to great danger. And afterwards the said William, continuing our supply with exceeding bounty, hath undertaken the payment of great sums for us to divers persons, for which he hath engaged himself by bonds and obligations, and if he had not done so, and intrusted his bounty and goodwill thus, not only unto us, but also unto our confederates and subjects with us in Brabant, we could not by any means have been

* De la Pryme, fol. 12.

supplied, but must necessarily, with a great deal of reproach, have ruined our journey and designs. And by his means being assisted and supplied, we got to Hainault, near the marches of France, but could go no further, our moneys there again failing us. And when it was held for certain that our journey was altogether in vain, and our affairs utterly ruined, the said William having still a care to relieve our extreme necessity, engaged himself and his whole estate, procured for us a great sum of money, and delivered us again out of exceeding great danger."*

In further recompense for these services, Edward, in the same day, made the merchant a knight banneret—'nominally so, not really, because he could not do that, Sir William having never done any great thing or achievement in war to have the banner for the same flourishing over his head, which was the old essential way of making one'—† and also Chief Baron of the Exchequer; and, to show that these honours were not conferred, as was too common with the needy sovereigns of the middle ages, as a means of extortion, he excused him from payment of even the ordinary patent fees. He gave him some houses in Lombard Street, London; he authorized him to receive all the issues of the realm and all subsidies granted to the Crown, and apply them in relief of his own claims until the whole were paid off; and in the following February he sent him home to England with all show of favour.‡

But it was certainly not, according to the King's pledge, 'to enjoy the comforts of his home without molestation or any manner of annoyance.' In his new capacity of Chief Baron of the Exchequer, he was expected, along with his fellow-officers, to furnish as much more money as was needed for the conduct of the war in France. And here he proved stubborn. He had mortgaged all his own property in Edward's behalf, but he could not mortgage the strength and honour of England. To the King's rep 'ed

* De la Pryme, fol. 13. † *Ibid.*, fol. 12. ‡ Napier, pp. 279, 280.

requests for money, 'these false traitors,' as the courtier-historian terms Sir William de la Pole and his associates, 'sent him letters to the effect that the collection of the tenths of England, which had been granted to him, could not be made, nor could the number of the sacks of wool throughout all the realm be raised; and that they did not dare to act more rigorously through fear of war, and lest the people might choose rather to rise against them than give them any more; also, that the collection of such moneys as they had received did not suffice for the wages or for the fees of the servants and officers of the King, nor yet to clear off the debts which he himself owed for the expenses of his household, to the payment of which they had been assigned by command of the King himself.' * Thereat King Edward was not a little angry. In November he came over to England, and, seizing the offenders, summarily put them under arrest. Sir William de la Pole was sent to the Castle of Devizes, and the others to similar places of confinement.† How they were treated, or how long they were detained, is not recorded; but the circumstance at best affords a curious illustration of the lawlessness and injustice which the most chivalrous of kings could show with impunity towards the most honest and honourable of his subjects.

For many years there was a marked coldness and harshness in Edward's treatment of De la Pole. Many of the favours conferred upon him were withdrawn, and repayment of the money lent by him in Edward's time of sorest need was tardily and grudgingly made. At last, however, the King came to a better mind. In 1346 we find him restoring to his 'faithful merchant' certain manors of his that had been appropriated to the royal use, and making restitution for the wrongful tenure; and under the year 1354 we meet with a singular document to the effect that 'Sir William de la Pole, having, in the fullest possible manner, remitted and quitted claim to the King for all the debts on account of

* *Chronicles of Old London*, p. 282. † *Ibid.*, p. 284.

moneys lent to him,' was, in return, pardoned for all actions and demands of the Crown registered against him, as well as 'for all felonies, homicides, robberies, and the like, which he or his attorneys might have committed, contrary to the peace of the realm.' Moreover, 'because the aforesaid William was said to be impotent, and of great age, and not able personally to labour in prosecuting and defending pleas,' he was allowed to appear, whenever it was necessary for him to present himself, by attorney.*

At this time he was about seventy years old, and certainly he had done enough to make him wish for rest. For some years past he seems to have been living quietly, though not idly, in Hull. 'Being put into so great a capacity of doing good,' says the local historian, 'he did mightily encourage and improve this town, by many new charters, privileges, immunities, and freedoms, that he got and obtained for it. And having lived in these great honours about twelve or fifteen years, feared and beloved of every one, and having with comfort and joy seen his two sons arising, and almost even risen, to the greatest honours in England, he then determined, out of thanks and gratitude to God for His so many and great favours bestowed upon him, to found, build, and endow a most stately monastery; but before that he had half finished the same he died.'† His original purpose, as we learn from his son's statement, had been to found a hospital, and with this intent he obtained a charter from Edward the Third; then he resolved to make it a House for Minoress Nuns of the Order of Saint Clare; but this determination in turn gave place to another, which issued in the erection of the Carthusian Priory, still in part existing as the Charterhouse. The work, amply provided for in his will, was continued by his son and heir; while outside of it was also put up the building known as the Maison Dieu, for the housing and maintenance of thirteen poor old men and thirteen poor old women.‡

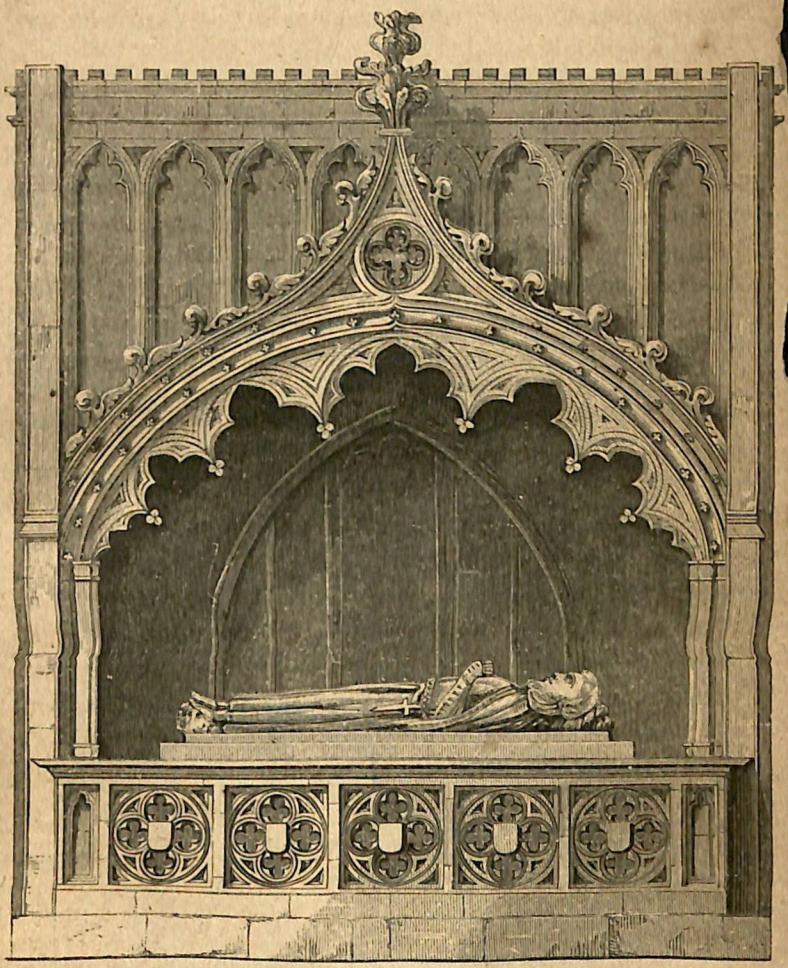
* Napier, pp. 281, 283. † De la Pryme, fol. 13. ‡ Frost, pp. 84, 85.

He died at Hull on the 22nd of June 1366. His widow lived on until the 28th of January, 1382, without making use of her license to marry again.* Both were buried in Trinity Church, Hull, where a monument, adorned with their effigies, still exists.†

Through a century and a half the name of De la Pole was conspicuous in English history. More famous, but less fame-worthy, than the great merchant prince, were some of his descendants. His eldest son Michael, contemporary with Chaucer, began life as a courtier, and became an especial favourite with Richard the Second, who made him Chancellor of England in 1383, and Earl of Suffolk in 1384. Justly impeached before the Commons, however, for his evil deeds, he was in 1385 deprived of office, rank, and property, and forced to flee for safety into France, where he died in 1391. To his son Michael, a year or two before the deposition of Richard, were restored the peerage and the possessions of his father, and he held his honours with dignity until his death in September, 1415. His son, also named Michael, Earl of Suffolk for a month, was slain at Agincourt, in October of the same year, to be succeeded by a younger son, William, who, from being fourth Earl, became the first Duke of Suffolk. He conducted the siege of Orleans against Joan of Arc, and became the favourite of Margaret of Anjou, Lord Chancellor, Lord High Admiral, and virtually king of England, until at last he was hunted down as a traitor and

* Napier, p. 285; *Testamenta Eboracensia* (Surtees Society, 1836), pp. 76, 77, 119.

† Gough, *Sepulchral Monuments* (London, 1796), vol. i., p. 122. 'He is bare-headed, reclining his head on two cushions, habited as a merchant, in an outer cloak or mantle, buttoned close at the neck with a standing cape, and buttons down to the sides. His coat has six buttons on the breast, and the sleeves are buttoned and reach to his wrists. At his breast hangs a dagger or whittle. At his feet is a lion. She seems to wear the mitred head-dress, falling down in plaits at the side of her face; her close gown buttoned on the waist, and also the sleeves, which reach to the wrists. Under this is a petticoat, and over it falls a kind of veil. In her hands she holds a heart. Her head rests on two cushions, supported by angels. At her feet is a dog.'



MONUMENT TO SIR WILLIAM DE LA POLE, IN TRINITY CHURCH, HULL.

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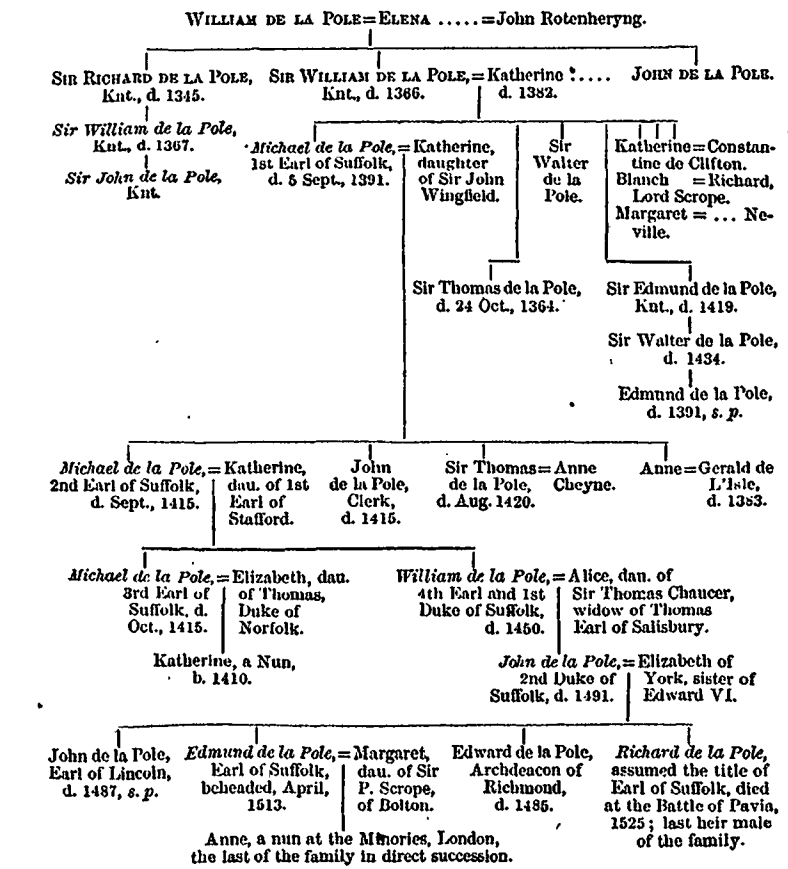
beheaded in 1450. John, his son, was reinstated by Edward the Fourth, who gave him his sister in marriage, and died peacefully in 1491. His son and successor, Edmund, however, was beheaded by Henry the Seventh in 1513, for treasonable coveting of the Crown of England; and Anne, his only child, with whom ended the direct line of succession from Sir William de la Pole, merchant of Hull, became a nun.* Many daughters of the house, however, were married

* This pedigree is taken chiefly from NAPIER:—


WILLIAM DE LA POLE=ELENA .....=John Rotenheryng.
SIR RICHARD DE LA POLE, Knt., d. 1345.
SIR WILLIAM DE LA POLE, Knt., d. 1366.
=Katherine ..... d. 1382.
JOHN DE LA POLE.
Sir William de la Pole, Knt., d. 1367.
Sir John de la Pole, Knt.
Michael de la Pole, 1st Earl of Suffolk, d. 5 Sept., 1391.
=Katherine, daughter of Sir John Wingfield.
Sir Walter de la Pole.
Katherine=Constantine de Clifton.
Blanch =Richard, Lord Scrope.
Margaret = ... Neville.
Sir Thomas de la Pole, d. 24 Oct., 1364.
Sir Edmund de la Pole, Knt., d. 1419.
Sir Walter de la Pole, d. 1434.
Edmund de la Pole, d. 1391, s. p.
Michael de la Pole, 2nd Earl of Suffolk, d. Sept., 1415.
=Katherine, dau. of 1st Earl of Stafford.
John de la Pole, Clerk, d. 1415.
Sir Thomas de la Pole, d. Aug. 1420.
=Anne Cheyne.
Anne=Gerald de L'Isle, d. 1383.
Michael de la Pole, 3rd Earl of Suffolk, d. Oct., 1415.
=Elizabeth, dau. of Thomas, Duke of Norfolk.
Katherine, a Nun, b. 1410.
William de la Pole, 4th Earl and 1st Duke of Suffolk, d. 1450.
=Alice, dau. of Sir Thomas Chaucer, widow of Thomas Earl of Salisbury.
John de la Pole, 2nd Duke of Suffolk, d. 1491.
=Elizabeth of York, sister of Edward VI.
John de la Pole, Earl of Lincoln, d. 1487, s. p.
Edmund de la Pole, Earl of Suffolk, beheaded, April, 1513.
=Margaret, dau. of Sir P. Scrope, of Bolton.
Edward de la Pole, Archdeacon of Richmond, d. 1485.
Richard de la Pole, assumed the title of Earl of Suffolk, died at the Battle of Pavia, 1525; last heir male of the family.
Anne, a nun at the Minories, London, the last of the family in direct succession.

into families of note, and helped, during the times of the Tudors, to encourage the spirit of disaffection which derived most of its strength from the action of Cardinal Reginald Pole and his nephews, descendants of the Countess of Salisbury who married the first Duke of Suffolk.

CHAPTER III.

RICHARD WHITTINGTON OF LONDON.

[1360—1423.]

FOR full two hundred years before the time of Richard Whittington there were famous and fame-worthy merchants in London, men of mark whose noble deeds won them honour in their own days, and gave them a title, not always respected, to the reverence and gratitude of all later Englishmen.

Foremost of all was Henry Fitz-Alwyn, draper, of London Stone, first Mayor of London, and holder of the office for a quarter of a century, from its first establishment under Richard the First in 1189 to the time of his death in 1214.* To him was due the old Assize of Buildings, appointed in the first year of his mayoralty, 'for the allaying of the contentions that at times arose between neighbours in the city, touching boundaries made, or to be made, between their lands, and other things,' full of sensible regulations for the welfare of the citizens and the improvement of city streets and buildings. 'It should be remembered,' says the old historian, 'that in ancient times the greater part of the city was built of wood, and the houses were covered with straw and stubble and the like. Hence it happened that, when a single house had caught fire, the greater part of the city was destroyed, a thing that took place in the first year of the reign of King Stephen, when, by reason of a fire that broke out at

* *Chronicles of Old London*, pp. 1, 179.

London Bridge, the Church of Saint Paul was burnt; from which spot the conflagration extended, destroying houses and buildings, as far as the Church of Saint Clement Danes. After this many of the citizens, to the best of their ability, to avoid such a peril, built stone houses upon their foundations, covered with thick tiles, and so protected against the fury of the flames; whence it has often been the case that, when a fire has broken out in the city and has destroyed many buildings, upon reaching such houses, it has been unable to do further mischief, and has there been extinguished: so that, through such a house as this many neighbours' houses have been saved from burning. Hence it is that, in the aforesaid ordinance, it was provided and ordained, in order that the citizens might be encouraged to build with stone, that every one who should have a stone wall upon his own land sixteen feet high, might possess the same freely and meritoriously.'* That was only one of many wise arrangements for the growth of infant London that we owe to its old Mayor and draper.

After him was Gregory de Rokesley, the richest goldsmith of his day, and therefore chosen keeper of the King's Exchange in London, and chief assay-master of all the King's mints throughout England; also a great wool merchant, named at the head of fifty-seven dealers in wool who in 1285 were charged with having caused dissensions between 'Henry and Edward, Kings of England, and the Earl of Flanders,' by persistent prosecution of their trade. In the same year he was Mayor of London, having already held the office during six earlier years, from 1275 to 1281.† In 1281, one of the Sheriffs serving under him was William Farendon, a goldsmith too, who had lately bought of one Ralph le Flael or Ralph le Fleure, 'all the aldermanry, with the appurtenances within the city of London and suburbs of the same, between Lud-gate and New-gate, and also without

* *Chronicles of Old London*, pp. 184, 185.

† HERBERT, vol. ii., p. 206; *Chronicles of Old London*, p. 241.

the same gates,' on a cash payment of twenty marks and the promise of 'one clove, or slip of gilliflower, at the feast of Easter' in each year. From him it passed to his son Nicholas Farendon, four times Mayor, in 1308, in 1313, in 1320, and in 1323, who was also chosen Member of Parliament in 1314, and again in 1320, and who, dying some time after 1363, left his name in the aldermanry that he had helped to make important.*

Two other London merchants, contemporary with him, were specially noteworthy. One was Sir John de Pulteney, ancestor of the Pulteneys, Earls of Bath, and a draper by trade, who was Mayor in 1330, 1331, 1333, and 1336, and who, by his foundation of Lawrence Pultney College, and many other acts, won the praise of friends and followers for his piety and wisdom, even more than for his large possessions and his magnificent style of living.† The other was Simon Francis, mercer of Old Jewry and Mayor in 1343 and 1356. In the former year, among other loans, he tendered to King Edward the Third the large sum, for those days, of 800*l.*, and he died, about 1360, possessed of twelve rich manors in London and Middlesex, the chief being Hertford, Acton, Fulham, Harrow, and Finchley.‡

But of all these great merchants, and of the many others who worked with them for the good of London and of England, the broken records of history tell us little more than the names, with a meagre catalogue of their most philanthropic labours. Even of Sir Richard Whittington we know very little.§

* Strype's Stow, *Survey of London*, (London, 1720), book iii., p. 121.

† *Ibid.*, book i., p. 261.

‡ Herbert, vol. ii., pp. 246, 251.

§ Little, indeed, was known until the appearance of *The Model Merchant of the Middle Ages, exemplified in the Story of Whittington and his Cat; being an attempt to Rescue that interesting Story from the region of Fable, and place it in its Proper Position in the History of this Country*, by the Rev. Samuel Lysons (London, 1860). Without in all cases agreeing with Mr. Lysons respecting the truth of the favourite traditions about Whittington, I have made free use of his researches, and here gladly acknowledge

He was the youngest son of Sir William Whittington, a descendant of an ancient Warwickshire family, and proprietor of the manors of Pauntley, in Gloucestershire, and Solers Hope, in Hereford, who died in 1360. The family possessions passed to William, the first-born, and, on his early death, to Robert, the second son, High Sheriff of Gloucester in 1402, and again in 1407. This Robert must have been a wealthy man. On one occasion he was riding with his son Guy in the neighbourhood of Hereford, when about thirty followers of one Richard Oldcastle, who had doubtless been aggrieved at some of the High Sheriff's proceedings, waylaid and took them prisoners, only to be released on their entering into a bond to pay 600*l.* by way of ransom, and to take no proceedings against Oldcastle for his lawless conduct. In 1416, however, Robert Whittington obtained authority from Parliament to consider this forced engagement as null and void; and it is likely that he got back his money and procured the punishment of his enemy.*

Richard Whittington seems to have been only a few years old at the time of his father's death; and he was not yet a man in 1374, when he lost his mother.† Being a younger

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my large debt to him, both for the help afforded by his volume, and for other information privately given. From his statement of the merchant's pedigree the following is abridged:—

William de Whitynton, of Pauntley, Gloucestershire, d. 1284. = Maud, daughter and heiress of John de Solers, of Solers Hope, Hereford.

Sir William de Whityngton of Pauntley and Solers Hope, d. 1332. = Joan Linet.

Sir William de Whityngton, of Pauntley and Solers Hope, d. 1360. = Joan, daughter of William Mansel, High Sheriff of Gloucester, in 1308; widow of Thomas Berkeley, High Sheriff of Gloucester, in 1333 and 1334.

- *William de Whytyngton*, of Pauntley, Solers Hope, and Staunton, d. 1399, *s. p.*
- *Robert Whitynton*, of Pauntley, Solers Hope, and Staunton; High Sheriff of Gloucester in 1402 and 1407; d. 1424. From him are descended the Whittingtons of Hamswell, still extant.
- Sir Richard Whittington, Alderman and Sheriff of London, 1393; Mayor 1397, 1406, and 1419; M.P. for London, 1416; d. 1423, *s. p.* = Alice, daughter of Sir Hugh Fitzwarren.

* Lysons, pp. 90-92. † *Ibid.*, p. 18.

SIR RICHARD WHITTINGTON, LORD MAYOR OF LONDON.

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son, he followed the common practice of younger sons in times when there were few other professions to choose from, and became a merchant. Of his early life nothing is recorded, unless we take as record the unvouched tradition that has been the delight of English children through four hundred years and more. That, when he was seven years old, he ran away from a home where there was nothing to make him happy, that he was a beggar-boy for some years, and then, hearing that the streets of London were paved with gold and silver, that he worked his way thither to be saved from starvation by the good-nature of a merchant of Leadenhall Street, named Fitzwarren, is hardly credible, when we remember his parentage. But we may, if we like, accept as truth, with an adornment of fiction, many of the subsequent passages in the story-books, telling as they do how he was for a long time scullion in the merchant's house, much favoured by Mistress Alice, the merchant's daughter, but much persecuted by the 'vile jade of a cook,' whose bidding he had to follow;—how at length his master, sending a shipful of merchandize to Barbary, permitted each one of his servants to venture something, and he, poor fellow, having nothing better, sent a cat which he had bought for a penny and set to destroy the rats and mice that infested his garret;—how, while the ship was on its voyage, the cook-maid's tyranny so troubled him that he ran away, and had gone as far as Bunhill Fields, when the bells of Bow Church seemed to call to him—

'Turn again, Whittington,
Thrice Lord Mayor of London;'

and how, when, in obedience to this warning, he went back to Leadenhall Street, it was to learn that his cat had been bought by the King of Barbary for treasures worth 100,000*l.*; so that he was all at once almost the richest commoner in England, fit to marry good Mistress Alice, his patron's daughter, to become a famous merchant, and, as Bow bells had promised, thrice Lord Mayor of London, and to live in the City's history as one of its greatest benefactors.

The conclusion of the tale, at any rate, agrees with the proved facts of Whittington's history. That a cat, moreover, had something to do with the making of his fortune is not easily to be denied. The legend is traced back to within a generation of his lifetime, and to authorities that could hardly have been either ignorant or untruthful.* It is not at all unlikely that his first start in money-making was due to the accidental value of the world-famous cat. But the wealth thus derived can only have been a trifling sum, to be used well and greatly augmented by his own industry; and certainly we do him greatest honour in assuming that he rose to wealth and influence, not from any adventitious circumstance, but through his own talent and application. He must have had some slight patrimony of his own, and much more must have come to him by his marriage with Alice, the daughter of Sir Hugh Fitzwarren of Torrington, owner of much property in Devonshire, Gloucestershire, and other counties. We have no solid ground for supposing that Fitzwarren himself ever meddled with trade, but his influence would be of

* See the weighty arguments against the views of Mr. KEIGHTLEY (in his *Tales and Popular Fictions:* London, 1834), of Mr. RILEY (in his *Munimenta Gildhallæ Londoniensis:* London, 1859), and other sceptics, contained in Mr. LYSONS' *Model Merchant.* "Since the publication of that volume," says Mr. LYSONS, in a recent letter to me, "the singular discovery has been made of a sculptured stone, in *basso relievo*, representing young Whittington, *with the cat in his arms*, now in my possession, dug up by labourers employed in making the sewerage at Gloucester, on the very spot where the archives of the Gloucester Corporation show that Richard Whittington, great nephew of the celebrated Lord Mayor, built his town-house in 1460. It apparently formed part of a stone mantelpiece, or a tablet over the door of the house. Whichever it may have been, it shows that within thirty-seven years of Dick Whittington's death, and probably less—but certainly as early as that—the family not only recognised the account of his connection with a cat, but were proud of it. The Richard Whittington who possessed the house in Gloucester was most probably born before his great uncle's death, and was doubtless well acquainted with the history of the cat. It is to my mind one of the most remarkable instances of the confirmation of history I have ever met with. Mr. Albert Way, F.S.A., Mr. Franks, Director of the Society of Antiquaries, and Mr. Richard Westmacott, the sculptor, are unanimous in the opinion that the stone is a sculpture of that date."

use to young Whittington at his beginning of commercial life.

But whether rich or poor at starting, Dick Whittington, the mercer's 'prentice, must have passed through some rough schooling before he rose to dignity as the greatest London merchant of the middle ages. No one might in those days follow any important trade in London who was not a member of one of the city companies, and for admission to those companies it was necessary to pass through some years of apprenticeship. At the door of Westminster Hall, or in Cheapside or Cornhill, young Whittington must have had to stand, day after day, offering coats, caps, and other articles of haberdashery and the like to passers by, just as, a generation later, Lydgate's London Lackpenny found the tradesmen doing. And when the day was over he must have gone home to his master's house, there, whatever his rank, to live in a garret, or worse; to do, whenever he was bid, such jobs as scullions, now-a-days, would think beneath them; and to associate with rude and lawless fellow-'prentices, lads whose play was generally coarse and brutal, and to whom fierce brawls and deadly fighting only offered special opportunities of amusement. His was rare luck if any gentle Mistress Alice was at hand to tend the wounds of body or of spirit that must often have befallen him in the society of lads like Chaucer's Perkin Reveller;—

'Gaylard[a] he was, as goldfynch in the schawe,[b]
Broun as a bery, and a propre felawe,
With lokkes blak, and kempt ful fetously,[c]
Dauncen he cowdè wel and pratèly,[d]
That he was cleped[e] Parkyn Revellour.
He was as ful of love and paramour
As is the honycombe of hony swete;
Wel were the wenche that mighte him meete.
At every bridale would he synge and hoppe;
He lovèd bet the taverne than the schoppe.
For whan ther eny rydyng was in Cheepe,
Out of the schoppè thider wolde he lepe,

[a] Licentious. [b] Grove. [c] Daintily. [d] Prettily. [e] Called.

And tyl he haddè al that sight i-seyn,
And daunced wel, he nold nat[f] come ageyn;
And gadrèd him a meynè of his sort
To hoppe and synge, and makè such disport.
And ther they setten stevene[g] for to meete,
To playen attè dys[h] in such a strete.
For in the toun ne was ther no prentys
That fairer cowdè caste a peyrè[i] dys
Than Perkyn couthe,[k] and thereto he was free
Of his dispence,[l] in place of pryvyté.
That fand his mayster wel in his chaffare;[m]
For often tyme he fond his box ful bare.
For such a joly prentys revelour,
That haunteth dys, revel, or paramour,
His maister schal it in his schoppe abye,[n]
Al have he[o] no part of the mynstralcye.
This joly prentys with his mayster bood[p]
Til he was oute neygh of his prentyshood,
Al were he snybbyd[q] bothe erly and late,
And som tyme lad[r] with revel into Newgate.
But attè[s] laste his mayster him bythought
Upon a day, whan he his papyr sought,
Of a proverbe, that saith this samè word,
"Wel bette is roten appul out of hord,
Than that it rotè al the remenaunt."
So fareth it by a ryotous servaunt;
It is ful lassè harm to late him pace,[t]
Than he schende[u] al the servauntes in the place.'*

[f] Would not. [k] Could. [o] Though he have. [s] At the.
[g] Chose a time. [l] Expense. [p] Abode. [t] Let him go.
[h] Play with dice. [m] Business. [q] Snubbed. [u] Spoil.
[i] Pair [of]. [n] Suffer for. [r] Led.

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* *Canterbury Tales*, lines 4365–4408. From the old records of the Goldsmiths' Company, this quaint illustration of the state of 'prentice life in London a generation or two after the time of Whittington is cited. 'It is to remember,' we read in an entry dated 1430, 'how that in the beginning of April, the third year of King Henry the Sixth, John Hill, citizen and goldsmith of London, had one John Richard to his apprentice; the which apprentice, for divers great offences and trespasses that he had done to his master, the same John Hill would have chastised, as reason and the common usage is of apprentices to be chastised of their masters when they trespass. The which apprentice, seeing his master would have chastised him, of very malice and cursedness, as an obstinate apprentice to his master, went up forthwith on a stair out of the shop, bearing with him a short spear, the which he hid in the kitchen, imagining to kill his master; the which spear served to open and shut the windows of the shop. And when

There was rough schooling for him, too, when he turned his thoughts from his own home life and his own shop or market work to watch the turmoil and excitement through which London and the busy world of which London was centre were just then passing. His city experiences, doubtless, began a few years before the close of Edward the

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he had so done, he came down again, and in the midst of the stair he reviled his master full dispiteously and ungodly, and said to him, "Come on now, for it is my time, and I have ordained for thee; and as I may be saved, thou shalt never come into thy chamber." And his master, considering that time his cursedness, and how he was purposed to kill him, to eschew all manner of peril of both sides, fair and soft went out of his house, and ordained so that the same apprentice was anon arrested and brought into the Counter, where he was up to the time that the wardens of the craft of Goldsmiths, appointed to correct the trespasses and defaults done within the same craft, sent for him to know the matter, and rule it to an end. For the said John Hill had 'plained unto them on his apprentice, and told them all the matter above said. And then the said John Hill was examined, and he 'plained him there openly on his apprentice, rehearsing his untruth and malice, and how he would have killed him. The apprentice was also examined in the same matter, what he said thereto, and how he would excuse him; and the apprentice could not withsay that his master put upon him, but openly 'knowledged that he bare the said weapon into the kitchen, ready to defend him with against his master as well as he could. . . . . And then the said wardens, considering the ungratefulness, rebelling, and cursedness of the said apprentice, the which might turn to the undoing and evil ensample of many another apprentice against their masters in the same crafts, in others also, unless it were duly remedied, asked the said apprentice, by the desire and asking of his master, whether he would forswear the craft and the town, or would abide still in prison till he had ordained such way and such friendship that might find sufficient surety, and make sufficient amends to his master for the trespass above said; and bade him choose which he would do at his own peril. And at the last, by his own will and proper assent, he chose to forswear the craft and the town.' Under the year 1456, again, we read that 'William Hedo, goldsmith, being of the livery, as well as his wife, both made complaint to the wardens of their apprentice, William Rowden, who "irreverently, shamefully, and of frowardness," had beaten his said mistress. His punishment, as ordered by the wardens, was, that he should be "had into the kitchen of the hall," and there stripped naked, and, by the hands of his master, beaten until such time as he raised blood upon his body, in like wise as he did upon his mistress; and that he should then be made, upon his knees, to ask grace and pardon of his master and mistress, "naked as he was beaten."'—HERBERT, vol. ii., pp. 168–170.

Third's long reign. They were cloudy years presaging the stormy time of Richard the Second's weak and evil government. Well might the popular poet of that day compare England to a ship, stately and strong while Edward's rule was vigorous and consistent, but now shattered and rudderless.

'Sum tyme an Englis schip we had,
Nobel hit was and heih of tour;
Thorw al Christendam hit was drad
And stif wolde stonde in uch a stour,[a]
And best dorst bydè a scharp schour,
And other stormès smale and grete,
Now is that schip, that bar[b] the flour,
Selden iseye,[c] and sone forgete.[d]

'Scharpe wawès[e] that schip has sayled
And sayed[f] al sees at aventur;
For wynt[g] ne wederes never hit fayled,
Wil[h] the roothur miht enduir
Though the see were rough, or ellès dimmuir,[i]
Gode havenès that schip wold geete,[k]
Nou is that schip, I am wel suir,
Selde iseye and sone forgete.'*

Edward the Third had his country's welfare at heart, and all classes of his people took pride in his government and supported it to the utmost. Parliament freely voted him money for his wars, and gladly accepted the national concessions which he made them in return. The great merchants of London and other towns readily lent him the wealth they had accumulated, and found substantial recompense in the civic charters, guild incorporations and the like that he was willing to grant. But as soon as Edward's hand grew weak with age, and his main stay was lost in the untimely death of the Black Prince, the long stifled evils of excessive love of fighting, pageantry, and courtly gaiety

[a] Any battle. [b] Bare. [c] Seen. [d] Forgotten. [e] Waves. [f] Assayed. [g] Winter. [h] While. [i] Calm. [k] Get.

* *Political Poems and Songs* (London, 1859), vol. i., p. 216.

showed themselves in fearful and unlooked-for strength. Plague, pestilence, and famine fell upon the land with terrible severity, and people, rightly or wrongly, regarded them as Heaven's punishments for the wantonness of thought and action that had possessed all classes of society and found expression in all sorts of evil dealing. The lust of the flesh, and the lust of the eye, and the pride of life, they considered, had filled all men's hearts and guided all men's movements and driven them into every kind of desperate excess and pernicious heresy. Good people and bad people alike, all but the very best and the very worst, shuddered at the doctrines of teachers so opposed to one another in everything but denunciation of existing vices and their causes as Wyclif and John Ball.

Those opinions were not openly expressed, or even clearly held, till near the end of Richard the Second's reign, but they had begun some years before the death of his grandfather, producing the opposition of the citizens of London to the reforming efforts of his uncle John of Gaunt, the friend both of Chaucer and of Wyclif. Therefore it was that on the first intimation of Edward's death a deputation from the city, with John Philipot or Philpot, one of its wealthiest and worthiest merchants then alive, and the greatest member of the Grocers' Company in the middle ages, was sent to the young King Richard at Kennington. "We bring news, most excellent Prince," said Philpot, with a mixture of flattery and blunt truth, "which without great sorrow we cannot rehearse, of the undoubted death of our most invincible King Edward, who hath kept and governed us and this kingdom a long time in quiet peace. And now, therefore, we beseech you, on behalf of the citizens of London, that you will have recommended to your good grace the city, your chamber, seeing that you are shortly to be our king and that to your rule we submit ourselves, bowing to your will and pleasure, under your dominion to serve in word and deed. And that we execute further our

message, your reverence knoweth your city to be unspeakably troubled, for that you have withdrawn your presence from it, although it is known to be so much at your devotion that the citizens are not only ready to spend their goods for your sake, but also to jeopardize their lives. Therefore, we come to your presence to beseech you that it may please you to remain there, both to the comfort of us your citizens and also surely to the solace of yourself. And furthermore we beseech you, most noble prince, that you would vouchsafe to make some good and profitable end of the discord which lately hath risen, through the malice of some and not to the commodity of any, but to the hindrance and discommodity of many, between our citizens and the Duke of Lancaster."*

That was on the 22nd of June 1377.. Philpot was entertained with pleasant words from the councillors of the boy-king and next day some noblemen were sent into the city to try and smooth over the grievances by a six hours' talk. But when Parliament met at Michaelmas and granted the new sovereign a subsidy, forseeing the ill use he would put it to, it prudently stipulated that the money should be placed under the safe keeping of certain trustworthy officers. Accordingly Philpot and William Walworth were appointed to the duty,† thus making a sort of rude beginning of the office of Chancellor of the Exchequer.

William Walworth, a great fishmonger and a chief promoter of the greatness of the Fishmongers' Company, had been Mayor of London in 1373, and was to hold the place again, with famous consequences, in 1381. But a much worthier man, 'a man of jolly wit and very rich in substance, according to the quaint old chronicler,‡ was John Philpot. He did many famous things for the relief of his country; chief of all perhaps being his punishment of John Mercer, a

* Thomæ Walsingham, *Historia Anglicana* (ed. by Riley; London, 1863), vol. i., p. 329.

† *Ibid.*, vol. i., p. 343; Hallam, *Middle Ages* (London, 1855), vol. iii., p. 59.

‡ Stow, *Annals* (London, 1615), p. 280.

bold merchant of Perth, in 1378, during which year Philpot was mayor of London. Mercer's father had for some time given assistance to the French by harassing the merchant ships of England; and in 1377, being driven by foul weather on to the Yorkshire coast, he was caught and imprisoned in Scarborough Castle. Thereupon the son carried on the strife. Collecting a little fleet of Scottish, French, and Spanish ships, he captured several English merchantmen off Scarborough, slaying their commanders, putting their crews in chains, and appropriating or destroying their cargoes. This mischief must be stopped, and at once, thought John Philpot. Therefore, at his own cost, he promptly collected a number of vessels, put in them a thousand armed men, and sailed for the north. Within a few weeks he had re-taken the captured vessels, had effectually beaten their impudent captors, and, in his turn, had seized fifteen Spanish ships, laden with wine, that came in his way. On his return from this notable exploit, we are told, 'there was great joy made among the people, all men praising the worthy man's bountifulness and love towards the King.' But the peers of England by no means echoed the praise of the commoners. 'First, they lay in wait to do him some displeasure; and after they spake against him openly, saying that it was not lawful for him to do such things without the orders of the King and his realm.' He was accordingly summoned before the King's Council and accused of illegal conduct in going out to fight the enemy without authority from the Crown. "Know, sir," he said with cutting irony to the Earl of Stafford, loudest in his reproaches, "that I did not expose myself, my money and my men to the dangers of the sea, that I might deprive you and your colleagues of your knightly fame, or that I might win any for myself; but in pity for the misery of the people and the country, which, from being a noble realm with dominion over other nations, has, through your slothfulness, become exposed to the ravages of the vilest race. Not one of you would lift a hand in her defence. Therefore it was

that I gave up myself and my property for the safety and deliverance of our country." The Earl had naught to answer, adds the writer, a friend of Philpot's, who has told the story.*

But the disfavour with which his patriotism was regarded by the greedy hangers-on at Court only encouraged Philpot to fresh exercises in it. When the English army in France was reduced to such a deplorable condition in 1380 that the soldiers had to pawn their armour and surplus clothing,—including the tunics, 'quos vulgo *jakkes* vocant,'—upwards of a thousand suits in all, he procured their restoration with his own money, besides in other ways giving substantial relief to the expedition.†

Next year he was knighted, in company with his friend Walworth, the special services then rendered by them being too great to be overlooked even by ungrateful Richard and his jealous comrades.‡ This was the year of Wat Tyler's insurrection; and the excesses by which the rebels threw contempt upon their reasonable grounds of complaint united all honest men and all friends of order in opposition to their movements. It was Walworth himself, we are told, who rushed single-handed among the crowd of insurgents, and slew Wat Tyler. "Good citizens, and pious all," he is reported to have exclaimed, when the men of Kent were preparing to take vengeance for that deed, "give help without delay to your afflicted King; give help to me, your Mayor, encompassed by the self-same dangers; or, if you do not choose to succour me by any reason of my supposed demerits,§ at any rate, beware how you sacrifice your King."‖ The answer came in prompt and energetic combination of the citizens by which the rebellion was suppressed.

But the pernicious causes of the rebellion were by no

* Walsingham, vol. i., pp. 369–371.

† *Ibid.*, vol. i., pp. 435, 447. ‡ Stow, *Annals*, p. 290.

§ The report had been raised that he resisted Tyler and the insurgents chiefly because they had just demolished the stews of Southwark, which had been his property, and a great source of wealth to him.

‖ Walsingham, vol. i. pp. 465, 466.

means suppressed. The miseries and vices engendered by Edward the Third's too strong government, and fostered and brought to light by Richard's weakness, lasted and grew down to the time of Richard's deposition, not then to be very much reduced in power or number.* London, however, even at its worst, was not altogether vicious and miserable. John Philpot, 'the most noble citizen that had ever travailed for the commodity of the whole realm, more than all others of his time,' as the best among his contemporaries considered, died in the summer of 1384;† and it must have been, at any rate, not later than that year that Richard Whittington, now a man and a prosperous merchant, began to be famous in the City of London.

We are told nothing of any intercourse between the two men; but Whittington must be regarded as in some sort a a pupil of Philpot, following, as far as might be, in his steps, and surpassing him in all good works. Philpot, by his bold fighting for the right, will illustrate the truth of the old poet's assertion, that

> 'Yef[a] marchaundès were cherishede to here[b] spede,
> We were not lykèlye to fayle in ony nede:
> Yff they bee riche, than[c] in prosperité
> Schal be oure londè, lordes and comonté;'

[a] If. [b] Their. [c] Then.

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* "Heu! quia per crebras humus est vitiata tenebras,
Viæ iter humanum hocus ullus habet sibi planum,"
exclaimed Gower, in an angry denunciation of 'the vices of the different orders of society (*Political Poems and Songs*, vol. i., pp. 356–359), in which he thus spoke of the special vices of the merchants:—

> "Si mercatorum quærantur lumina morum,
> Lux non fulgebit ubi fraus cum cive manebit.
> Contegit usuræ subtilis forma figuræ,
> Vultum larvatum quem dives habet similatam:
> Si dolus in villa tua poscit habere sigilla,
> Vix reddes clarus, bona quæ tibi præstat avarus.
> Et sic majores fallunt quam sæpe minores;
> Unde dolent turbæ sub murmure plebis in urbe.
> Sic inter cives errat sine lumine dives,
> Dumque fidem nescit, lux fracis ab urbe recessit."

† WALSINGHAM, vol. ii., p. 115; STOW, *Survey*, vol. i., p. 261.

but much more plainly was it shown in the later history of

'The sonne
Of marchaundy, Richarde of Whitingdone,
That loode-sterr[d] and chefe chosen floure;
What hathe by hym oure England of honoure!
And what profite hathe bene of his richesse,
And yet lasteth dayly in wórthinesse,
That penne and papere may not me suffice
Him to describe, so high he was of prise.'[e] *

We first hear of Whittington in 1393, when he must have been nearly forty years old; but, as at that time, he was a master mercer, and a member of the Mercer's Guild, with five apprentices working under him, it is evident that he must have been settled in London for, at any rate, some while previously.† In the autumn of 1393 he was elected Sheriff upon the re-establishment of the office, after its temporary withdrawal by the arbitrary King. Richard had called upon the city for a loan of 1,000*l.*; and on its refusal, had summoned the Mayor, John Hinde, and other municipal officers into his presence at Nottingham, there to be deposed and ordered into prison. All the city charters, laws, and liberties, had been annulled, and the whole government placed in the hands of a custodian after the King's own heart. Philpot being dead, this summary treatment succeeded. After some months of severity the King had relented, as it was said, at the intercession of his Queen; the fact being that the citizens had consented to buy back their rights for ten times the 1,000*l.* at first demanded of them. Thereupon there was a reconciliation; and on the 29th of August, 1393, King Richard proceeded from his palace at Shene into the city, there to be entertained with a rare and very characteristic pageant.

As Whittington took part in this pageant, and learnt

[d] Loadstar. [e] Price.

* *The Libel of English Policy*, in *Political Poems and Songs*, vol. ii., pp. 177, 178.

† Lysons, p. 49.

not a little from it, we shall do well to glance at it in passing. Rich tapestry, choice silks, and cloths of gold adorned the streets, with garlands and festoons of sweet smelling flowers freely mingled with them. Masters, as well as apprentices, for the nonce, matrons, maids, and children thronged the narrow streets almost from daybreak, while a thousand and twenty young men on horseback marched up and down, keeping order, and adding to the pomp of the occasion. Presently a procession was formed. The custodian appointed by the King led the way; after him came the four and twenty aldermen,—Whittington among them,—all arrayed in red and white, and they were followed by the several trades, each in its livery.* 'None seeing this company,' says the delighted chronicler, 'could doubt that he saw a troop of angels.' He does not tell us whether the King and Queen and their attendant courtiers so regarded it. But the two parties when they met in Southwark gave great satisfaction to one another, and the satisfaction was increased by the gracious way in which on London Bridge choice presents of a crown and a palfrey were accepted by Queen Anne, and two chargers richly caparisoned by King Richard. In Chepe there were fountains pouring forth wine, and allegorical appearances of sweet youths with crowns. At the doorway of Saint Paul's there was heavenly music.

* Thus described by the rhyming chronicler:—

'Hic argentarius, hic piscarius, secus illum
Mercibus hic deditus, venditor atque meri.
Hic apothecarius, pistor, pictor, lathomusque;
Hic cultellarius, tonsor, et armifaber.
Hic carpentarius, scissor, sartor, ibi sutor;
Hic pelliparius, fulloque, mango, faber.
Hic sunt artifices ibi carnifices, ibi tector;
Hic lorinarius, pannariusque simul.
Ibi vaginator, hic zonarius, ibi textor;
Hic candelarius, cerarius pariter.
Hic pandoxator, ibi streparius, ibi junitor;
Est ibi pomilio, sic anigerulus hic.
Hic cirothecarius, bursistaque, caupo, coquusque:
Ars patet ex secta singula quæque sua.'

From the summit of Lud Gate angels strewed flowers and perfumes on the royal party; and at Temple Bar was a wonderful representation of a forest and a desert full of wild beasts, with John the Baptist in the midst of them, leading the Lamb of God. These entertainments having been admired, the whole procession hurried on to Westminster, where the King seated himself on his throne. Then the Queen, having thrown herself before him with earnest entreaty for pardon of the city's evil deeds, it was graciously proclaimed by him; and the whole business ended with a long discourse, in which the excellent monarch reproved the citizens for their former errors, and besought them never again to vex their King by disobedience to his orders or disrespectful treatment of his courtiers; never to give any countenance to the pernicious heresies of new teachers in religion, or swerve in their allegiance to the pure doctrines of the Catholic Church; never to use fraud, injustice or contention among themselves, or to fall short of the high example they were bound to set as freemen of the noblest city in the world.*

That idle show coming after the wrongful assault on the liberties of London must have strengthened Whittington in resistance to the principles of misgovernment adopted by Richard and his directors. Just three weeks after its celebration, on the 21st of September, 1393, he was chosen Sheriff. In 1397 a writ was issued in the name of Richard the Second, appointing him to act as Mayor and escheator in the place of Adam Bamme, 'who had gone the way of all flesh;' and in the following year he was elected Mayor in his own right.† But all through the miserable reign of Richard he seems, as far as possible, to have held aloof from political questions and affairs of State. There was no hope of remedying the general condition of England by

* Richardi Maydiston, *De Concordiâ inter Regem Ric. II. et Civitatem London*, in *Political Poems and Songs*, vol. i., pp. 282–300.

† Lysons, p. 50.

any political agitation, while such a King and such counsellors were at the head of the nation. Whittington chose the wisest course in applying himself steadily to the promotion of his trade.

The mercers' calling was just now gaining much fresh dignity. Retail dealings were falling exclusively into the hands of drapers, haberdashers, and the like, and raw wool was coming to occupy a less important place in mercers' dealings than silks and costly articles. It cannot be doubted that Whittington's zeal and influence greatly conduced to this. In 1400 we find his name among the list of great merchants and others excused from attendance upon Henry the Fourth in his Scottish wars;* and henceforth he seems to have been a special favourite with the new and worthier King. In 1402 he received 215*l.* 13*s.* 4*d.* for ten cloths of gold and other merchandize provided for the intended marriage of Blanche, Henry's eldest daughter, with the King of the Romans; and in 1406 he furnished pearls and cloth of gold worth 248*l.* 10*s.* 6*d.* to be used at the wedding of the King's other daughter, Philippa.† In the same year he lent 1,000*l.* to King Henry on the security of the subsidies on wool, hides, and woolfels, a transaction exactly similar to the many in which we saw Sir William de la Pole engaged two generations earlier.

Two other London merchants, John Norbury and John Hinde, appear at this time to have been richer even than Whittington, as on this occasion they each lent 2,000*l.* to the King.‡ Hinde was Mayor of London in 1391, and again in 1404, and his name is several times met with in conjunction with Whittington's. The King's debts were paid in 1410, and in 1411 we find that Whittington was employed to pay 100 marks for expenses incurred on account of the coming of French ambassadors to Dover, and their conveyance thence to the King's presence at Gloucester.§ In 1413 he lent

* Lysons, p. 63.
† *Ibid.*, p. 87.
‡ Rymer, *Fœdera*, vol. viii., p. 488.
§ Lysons, p. 85.

another sum of 1,000*l.* to Henry the Fourth, the money being returned in a fortnight ;* and it is certain that he often rendered similar service both to this monarch and to his son. For maintaining the siege of Harfleur in 1415 he lent 700*l.* to Henry the Fifth, to be repaid out of the customs on wool collected in London, Boston, and Hull ;† and another loan of 2000 marks, made in 1416, was discharged two years later.‡

In this year, 1416, Whittington was elected Member of Parliament for the city of London.§ He had been chosen Mayor for the second time in 1406, and in 1419 he was again appointed to the office. On that last occasion the members of the Mercers' Company, who had good reason to be proud of their representative, 'attended the cavalcade with six new banners, eight trumpeters, four pipers, and seven nakerers,'‖ nakers being wind instruments of some sort now forgotten, 'that in the battle,' according to Chaucer, 'blowen bloody sounds.'

It was during this last year of his mayoralty, most probably, that Whittington was knighted. On that occasion, according to a pleasant but very doubtful tradition, he invited the King and Queen to a sumptuous entertainment at Guildhall; and among the rarities prepared to give splendour to the festival was a marvellous fire of precious and sweet-smelling woods, mixed with cinnamon and other costly spices. While the King was praising the novelty, we are told, Whittington went to a closet and drew thence bonds, to the value of 60,000*l.*, which during the French wars had been issued by the sovereign, and which he had diligently bought up from the various merchants and money-lenders to whom they had been given ; and this whole bundle he threw into the flames as the most expensive fuel of all. "Never had prince such a subject!" Henry exclaimed, as

* Lysons, p. 85. † Rymer, vol. ix., p. 311. ‡ Lysons, p. 85.
§ *Ibid.*, p. 50. ‖ *Ibid.*, pp. 50, 51.

soon as he understood the generosity of the act. "And never had subject such a prince!" answered Whittington.

That story may or may not be true. But of other, wiser, and more honourable acts of liberality done by Whittington we have ample proof. "The fervent desire and busy intention of a prudent, wise, and devout man," he is reported to have said not long before his death, "shall be to cast before and make sure the state and the end of this short life with deeds of mercy and pity, and specially to provide for those miserable persons whom the penury of poverty insulteth, and to whom the power of seeking the necessities of life by art or bodily labour is interdicted."* And this was certainly the rule of his own life. In the year 1400 he obtained leave to rebuild the Church of Saint Michael Paternoster, and found there a College, 'consisting of four fellows, clerks, conducts, and choristers, who were governed by a master, on whom he bestowed the rights and profits of the Church, in addition to his salary of ten marks. To the chaplains he gave eleven marks each, to the first clerk eight, to the second clerk seven and a half, and to the choristers five marks a year each.'† Besides this he built the chapel annexed to Guildhall, and is reported to have made contributions to the adornment of Gloucester Cathedral, besides endowing many other churches.

Four hundred years before John Howard appeared as the prisoner's friend, Whittington began to rebuild Newgate Prison, hitherto 'a most ugly and loathsome prison, so contagious of air that it caused the death of many men;' and, dying before the work was done, he left money that it might be duly completed.‡ Saint Bartholomew's Hospital, in Smithfield, founded by Rayere in 1102, for the help of sick and lame paupers, and long fallen into decay, was repaired soon after his death, in obedience to the instructions

* Dugdale, *Monasticon* (London, 1830), vol. vi., p. 739.

† Malcolm, *Londinium Redivivum* (London, 1807), vol. iv., pp. 514, 515.

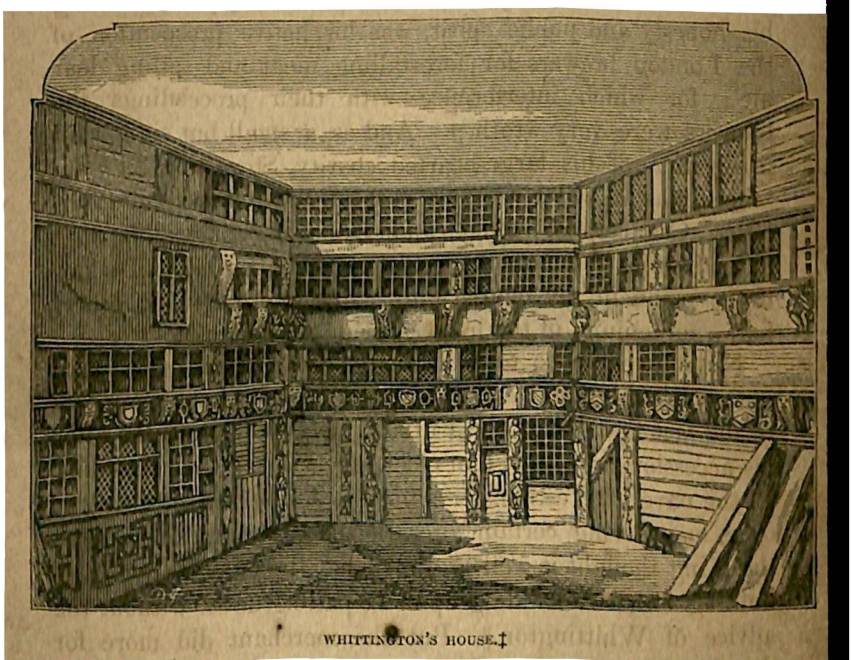
‡ Lysons, pp. 55, 56.

of this 'worthy and notable merchant, the which,' according to the testimony of his executors, 'had right liberal and large hands to the needy and poor people.'* In other ways he cared for the neediest among his fellow-men. 'One of the last acts of his life,' says a manuscript authority, 'indicating his honesty and public spirit, was his active prosecution of the London brewers for forestalling meat and selling dear ale; for which interference with their proceedings the brewers were very wroth.'† And as a small but significant illustration of his large-hearted charity, Stow tells us that 'there was a water conduit east of the Church of Saint Giles, Cripplegate, which came from Highbury, and that Whittington, the Mayor, caused a bosse [or tap] of water to be made in the church wall,'‡ the forerunner, by nearly half a millenium, of the modern drinking fountains.

Notable evidence of Whittington's ability in a province not much heeded by the majority of merchants, appears in the fact that Henry the Fifth, in 1413, a few months after his accession, appointed him chief supervisor of the rebuilding of the nave in Westminster Abbey.§ Two years later, moreover, in ordering certain alterations in the City of London, the King thought it well to direct that the Mayor should do nothing either in building up or in pulling down without the advice of Whittington.‖ But 'the merchant did more for the city than even King Henry could have expected. In his will he provided for the paving and glazing of Guildhall, luxuries at that time almost confined to palaces;¶ and during the last years of his life he was busy about the foundation of the library of the Grey-friars monastery in Newgate Street. 'This noble building,' according to Stow, 'was 129 feet long, 31 feet in breadth, entirely ceiled with wainscot, with 28 wainscot desks, and 8 double settees.' The cost of furnishing

* Stow, *Survey;* Dugdale, *Monasticon*, vol. vii., p. 746.
† British Museum Library, *Cotton MS.*, Galba, B. 5.
‡ Lysons, p. 52. § *Ibid.*, p. 59. ‖ *Ibid.*, p. 60.
¶ Stow, *Survey.*

it with books was 556*l.* 10*s.*, of which 400*l.* was subscribed by Whittington.* Still more important than this was the Guildhall Library, built by Whittington's directions, for the preservation of the civic records.†



WHITTINGTON'S HOUSE.‡

For some years before his death, the good merchant appears to have resided in his house—a palace for the times in which

* Stow, *Survey.* † *Ibid.*

‡ *Gentleman's Magazine*, vol. lxvi. (1796), p. 545. "It forms three parts of a square," says one who saw it standing; "but from time and ill-usage its original shape is much altered. Under the windows of the first story are carved, in *basso relievo*, the arms of the twelve companies of London, except one, which is destroyed to make way for a cistern. The wings are supported by rude carved figures, expressing satyrs, and from its situation near the church it is probable it has been a manor-house. The principal room has the remains of grandeur. It is about 25 feet long, 15 feet broad, and 10 feet high. The ceiling is elegantly carved in fancied compartments; the wainscot is about 6 feet high, and carved, over which is a continuation of Saxon arches in *basso relievo*, and between each arch is a human figure."

ne lived—in Crutched Friars. He was zealous to the last in the fulfilment of his civic duties. In September and October, 1422, he attended at Guildhall to take part in the election of Mayor and Sheriffs for the ensuing year; but in the winter he sickened, never to recover. A quaint sketch of the time shows him on his death-bed, lying naked, with the exception of a nightcap, as he holds converse with his executors; two of them—Alderman John Coventry, and John Carpenter, the famous Town Clerk of London, who spent the best energies of his life in continuing and completing the work his master had begun—being on his right; John White, the priest, and William Grove on his left; while behind them is the physician, holding a bottle to the light, and twelve bedesmen are collected near the foot of the bed. And so he died, on the 24th of March, 1423, about sixty-three years of age. 'His body was *three* times buried in his own Church of Saint Michael Paternoster—first by his executors under a fair monument,* then in the reign of Edward the Sixth, the

* With this epitaph, according to Stow :—

'Ut fragrans nardus
Famâ fuit iste Richardus
Albificans Villam,[a]
Qui juste rexerat illam,
Flos mercatorum,
Fundator presbyterorum,
Sic et egenorum
Testis sit certus eorum;
Omnibus exemplum,
Barathrum vincendo morosum;
Condidit hoc templum,
Michaelis quam speciosum,
Regia spes et pres
Divinis res rata turbis
Pauperibus pater,
Et major qui fuit urbis;
Martius hunc vicit,
En annos gens tibi dicet,
Finiit ipse dies,
Sis sibi Christe quies. Amen.'

[a] Whiting-town.

parson of the church thinking some great riches, as he said, to be buried with him, caused his monument to be broken, his body to be spoilt of its leaden sheet, and again the second time to be buried; and in the reign of Queen Mary the parishioners were forced to take him up and lap him in lead as before, to bury him the third time, and to place his monument, or the like, over him again.'* But both church and tombstone were destroyed by the Great Fire of 1666; and now Sir Richard Whittington's only monument is to be found in the records of the city which he so greatly helped by his noble charities, and, as far as we can judge, by his perfect showing of the way in which a merchant prince should live.

* Stow, *Survey*, book iii., p. 5.

CHAPTER IV.

THE CANYNGES OF BRISTOL.

[1360—1475.]

FROM very early times Bristol was one of the foremost marts of English commerce. In the twelfth century, according to William of Malmsbury, 'it was a very celebrated town, in which was a port, the resort of ships coming from Ireland, Norway, and other countries beyond sea, lest a region so blest with native riches should be deprived of the benefits of foreign merchandize;'* and in later generations there was no diminution of the old seafaring zeal. The zeal, indeed, often showed itself in wild and lawless ways. In 1294, for instance, one Walter Hobbe, a great and greedy merchant of Bristol, seized the ship of a merchant from Holland, and detained its cargo. After much litigation, he was forced to restore the ship and its goods, and to pay the heavy sum of sixty-five pounds for the damage done by him; 'it being a thing of great danger at those times,' says the old chronicler, 'and such as might occasion a war, to suffer alien merchants, particularly those of Holland and Brabant, to depart without having justice granted to them.'† But, for the most part, the traders of Bristol were as orderly as they were enterprising. "Considering the many and notable services," runs

* SEYER, *Memoirs of Bristol* (Bristol, 1821), vol. i. p. 447.
† *Ibid.*, vol. ii., pp. 75, 76.

a charter granted by Henry the Fourth soon after the year 1400, "which very many merchants, burgesses of our town of Bristol, have done for us and our famous progenitors in many ways with their ships and voyages, at their own great charges and expense, and also since many of the said burgesses and merchants have been grievously vexed and disturbed by the lieutenants and ministers of our Admiralty of England, to their great loss and burthen, we therefore of our own special grace have granted for us and our heirs to the Mayor and commonalty and their heirs, that the said town shall be for ever free from the jurisdiction of the said Admiralty."

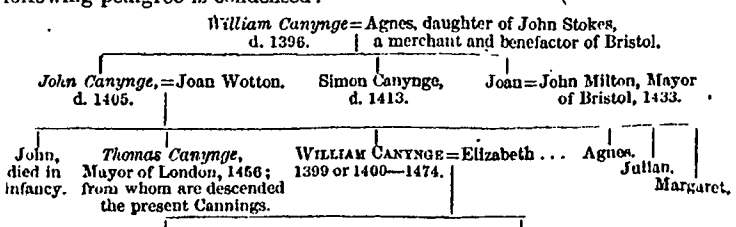
Yet for a long time Bristol commerce ran in the old groove, without receiving much influence from the cloth trade introduced in the twelfth century from Flanders. Hull, Boston, and other towns on the eastern coast of England, with Winchester, Totnes, and others in the south, had been growing rich through some generations by means of commerce in wool and cloth, before Thomas Blanket, a merchant of Bristol, and some of his friends were in 1340 fined by the civic authorities 'for having caused various machines for weaving and making woollen cloths to be set up in their own houses, and having hired weavers and other workmen for this purpose.'* The fine was remitted, however, by Edward the Third, and the Bristol people, seeing the value of the innovation, soon learnt to honour its introducers. Thomas Blanket, with his two elder but less famous brothers, carried on a great trade, both with the inland towns and foreign ports, during many years. In 1342 he was made Bailiff of Bristol; and in 1356 he, with some of his fellow-merchants, was summoned to Westminster to advise with the King on matters of importance in the interests of trade.† From this time cloth was the chief article in the commerce of old Bristol. It provided a principal occupation both for the home manufacturers and for the traders with foreign countries

* Seyer, vol. i., p. 138. † *Ibid.*, p. 137.

until the discovery of America opened up new and yet more abundant sources of wealth.

The greatest name in Bristol history prior to the beginning of that American traffic is first met with in the lifetime of Blanket, the cloth-weaver and cloth-dealer. William Canynge, or Canning, the elder, was a man of mark and a famous merchant during the second half of the fourteenth century; but nearly all we know of him is summed up in a string of dates. In 1361, and again in 1369, he was elected to the office of Bailiff of Bristol; he was six times Mayor—in 1372, 1373, 1375, 1381, 1385, and 1389; and thrice—in 1364, in 1383, and in 1384—he represented the city in Parliament. He died in 1396, leaving a large amount of money, acquired partly in cloth-making, but principally in foreign trade, to be divided between his children, and much more to be distributed in charity.* His son John was also a merchant of repute. A ship belonging jointly to him and to his father, trading to Calais and Flanders, was seized by some jealous seamen of the North in 1379, and detained at Hartlepool until the culprits had been brought to justice and restitution obtained. He also went the round of civic honours, being Bailiff in 1380, Sheriff in 1382, Member of

* Pryce, *Memorials of the Canynges' Family, and their Times* (Bristol, 1854), pp. 39, 56. To this volume I am very largely indebted for the information contained in this chapter. Mr. Pryce, with great labour and excellent discretion, has brought together a great many trustworthy statements about the Canynges, and separated them from the apocryphal tales made famous in the notable Chatterton forgeries. From his volume the following pedigree is condensed:—


William Canynge=Agnes, daughter of John Stokes, a merchant and benefactor of Bristol. d. 1396.
John Canynge, d. 1405.=Joan Wotton.
Simon Canynge, d. 1413.
Joan=John Milton, Mayor of Bristol, 1433.
John, died in infancy.
Thomas Canynge, Mayor of London, 1456; from whom are descended the present Cannings.
William Canynge=Elizabeth . . .
1399 or 1400—1474.
Agnes.
Julian.
Margaret.
William Canynge, died in his father's lifetime.=Elizabeth Vowell, of Wells.
Thomas Canynge, of Wells.
John Canynge; left only one daughter, who died young.

Parliament in 1384, and Mayor in 1392 and 1398. He died in 1405, leaving a third of his goods to his wife, a third to his children, and a third to the poor.*

His eldest son Thomas settled in London, where he served as Sheriff in 1450. He took part in the suppression of Jack Cade's rebellion, which happened in that year; and we have a curious petition addressed to King Henry the Sixth by him and his fellow-sheriff, William Hulyn, asking for a remuneration on account of the expense, trouble, and danger they incurred in 'drawing the body of the great traitor upon a hurdle by the streets of the city of London,' and suitably disposing of the same. The traitor's head they had been ordered to set on London Bridge, and of the carcass they were to send one quarter to the constable of Blackheath, another to the Mayor and Bailiffs of Norwich, a third to the Mayor of Salisbury, and a fourth to the Bailiffs of Gloucester; "the which commandments," they said, "were duly executed to their great charges and costs, and especially for the carriage of the quarters aforesaid, for and because that hardly any persons durst or would take upon them the carriage of the said head and quarters for doubt of their lives."† We are not told whether Thomas Canynge received the recompense he sought; but he prospered in London. He was elected Member of Parliament for the city in 1451, and chosen Mayor of London in 1456, a year of great rioting, in which he did much towards the preservation of public order. Beginning life as an apprentice of the Grocers' Company, he rose to be Master of the guild in 1466, and, dying soon after, he left behind him a great name for energy and worth of character.‡ But in fame and wealth he was far outdone by his younger brother.

This brother, known as William Canynge the younger.

* Pryce, pp. 60, 65, and 66.

† Ellis, *Original Letters*, Second Series (London, 1827), vol. i., pp. 114, 115.

‡ Pryce, pp. 143–145.

to distinguish him from his grandfather, was born in 1399 or 1400.* Of him, as of the other members of his family, very little indeed is recorded. That he was the greatest of Bristol's old merchant princes, however, is abundantly shown.

He was about twenty-five when the men of Bristol first, 'by nedle and by stone,' went to Iceland,

> 'As men were wonte of olde
> Of Scarborough, unto the costès colde;'†

and it is pretty certain that he himself was one of the earliest and most energetic of the men who tranferred the fish trade to Bristol. Bristol was not long allowed without hindrance to enjoy this source of wealth. The short-sighted policy of the Danish government, submitted to by the weak and mischievous counsellors of Henry the Sixth, led to a treaty by which the merchants of London, Norfolk, Suffolk, Lincoln, York, Hull, Newcastle, and Bristol, were forbidden to trade to Iceland, Finland, and other districts subject to the King of Denmark; and in 1450, the treaty was confirmed.‡ To the rule, however, there was made in the latter year one notable exception. The Danish monarch allowed William Canynge, 'in consideration of the great debt due to the said merchant from his subjects of Iceland and Finmark, to lade certain English ships with merchandize for those prohibited places, and there to take fish and other goods in return.'§ And Canynge's ships were about the largest hitherto known in England. During eight years previous to 1460, we read that he employed on an average eight hundred mariners in the navigation of ten vessels, with an aggregate burthern of 2,930 tons. The names of these ships were the *Mary and John*, of 900 tons, the *Mary Redcliffe* of 500, and the *Mary Canynge* of 400, which cost him in all 4,000 marks,

* Pryce, p. 91.

† *The Libel of English Policy*, in *Political Poems and Songs*, vol. ii. p. 191.

‡ Rymer, *Fœdera*, vol. xi., p. 264.

§ *Ibid.*, vol. xi., 277.

worth considerably more than 25,000*l.* in our money; the *Mary Bat*, and the *Katherine of Boston*, of 220 tons burthen apiece; the *Margaret of Tylney*, of 200 tons; the *Katherine*, and the *Little Nicolas*, of 140 each; and the *Galiot*, of 50; besides one of about 160 tons burthen, which was lost in Iceland.*

It was not alone to Iceland that Canynge sent his great ships. In 1449, Henry the Sixth addressed letters of commendation to the master-general of Prussia and the magistrates of Dantzic, inviting their favour towards certain English factors established within their jurisdictions, and especially towards William Canynge, 'his beloved and eminent merchant of Bristol.'† In going to these parts, Canynge was opening up a branch of commerce almost new to Englishmen, and treading ground hitherto all but monopolized by the Flemish merchants. In *The Libel of English Policy*, written in 1436, we read:—

'Now beer and bacon are from Prussia brought
Into Flanders, as loved and dearly sought;
Iron, copper, bow-staves, steel, and wax,
Boars' hides and badgers', pitch, tar, wood, and flax,
And Cologne thread, and fustian, and canvas,
And card and buckram,—of old time thus it was.
Also the Prussians make their adventure
Of silver plate, of wedges good and sure
In greatë plenty, which they bring and buy
Out of Bohemia and of Hungary;
Which is increase full great unto their land,
And they be laden, as I understand,
With woollen cloths, all manner of colours,
By dyers' crafts full diverse, that be ours.'‡

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* Pryce, p. 127.

† Rymer, vol. xi., p. 226.

‡ *Political Poems and Songs*, vol. ii., p. 171. In quoting from Chaucer, or any other writer of standing in English literature, I think it right to be scrupulously careful in giving every word and letter as they occur in the best text extant. But in citations like the above, devoid of literary merit, and only useful for their quaint and accurate representation of facts, it seems best to modernise the spelling, and substitute intelligible for obsolete words.

23551

That is, with dyed cloths exported from England by the Flemings.

The favours shown to Canynge by Henry the Sixth were not altogether unselfish. The last and worst of the Lancastrian kings, more extravagant and not less needy than his predecessors, followed their custom of exacting aid from wealthy subjects and paying them by conferring special privileges connected with trade. There is no record of payments made by Canynge to Henry, but that they were made is hardly to be doubted. We know that he was a zealous Lancastrian, and served his King by all the means in his power, having been made Bailiff of Bristol in 1431, Sheriff in 1438, and Mayor in 1441 and 1449.* In the latter year —the same year in which he was recommended to the Prussian and Dantzic authorities—he used his influence with the Common Council towards putting the town in a proper state of defence against the threatened attacks of the Yorkist party, rapidly gaining ground in the west of England. In 1450, 15*l.* were spent in repairing the walls of Bristol, and and 40*l.* in the purchase of 'certyn gonnes and other stuffe necessarie for the defence of the said town,' being '20 botefull of warpestones, all the saltpetre that may be founde in the towne, and a dozen brasyn gonnes, to be made shetying (shooting) pelettes, as great as a Parys ball or less, and every gonne with 4 chambers.'†

In 1451, Canynge was sent to Westminster as Member of Parliament for Bristol,‡ two shillings a day being allowed by the city authorities for his expenses;§ and while there he took part in some memorable business. The most important was the attainder of Jack Cade; followed by inquiry into the grievances of the people. But the business most interesting, doubtless, to him must have been the voting of 1,000*l.* to be levied from the more important seaport towns, and used in

* Pryce, pp. 91, 92. † *Ibid.*, p. 101. ‡ *Ibid.*, p. 102.
§ Barrett, *History of Bristol* (Bristol, 1789), p. 146. Wheat was sold at that time for threepence a bushel.

equipping a fleet 'for the protection of trade.' The money was to be made up of subsidies on all wine imported at 3*s.* a ton from native merchants, and 6*s.* a ton from foreigners, and of 1*s.* in the pound on the value of all other merchandize, with the exception of cloth, imported or exported during three years from April, 1451. The proportions in which the 1000*l.* was to be levied, give us some clue to the relative importance of English trading towns in the middle of the fifteenth century. London was to contribute 300*l.*, and Bristol, next in wealth, had to furnish 150*l.* Southampton was assessed at 100*l.*, York and Hull at 100*l.* between them, while another 100*l.* was to be collected at Norwich and Yarmouth, and another at Ipswich, Colchester, and Maldon. The contribution of Lynn was reckoned at 50*l.*, while 50*l.* more was to come from Salisbury, Poole, and Weymouth, 30*l.* from Boston, and 20*l.* from Newcastle-on-Tyne.*

Parliament dissolved in 1455, and, on the summons for a new one, Canynge was at once re-elected by the Bristol men.† In 1456, he served as Mayor for the third time; and in this year we find him entertaining Margaret of Anjou, when she came to Bristol to try and quicken the interest of the western people in the dying cause of her husband.‡ The merchant himself was not slack in his allegiance. "A stately vessel, only for the war," we read under date of 1457, "is made new at Bristol by the Mayor, and the said town, with the west coasts, will do their part."§

These efforts, however, were not successful. Having been again made Mayor in the autumn of 1460, Canynge had, in the following harvest-time, to entertain the new King, Edward the Fourth, when he came on a visit to those parts. The entertainment was in princely style, and a quaint pageant, illustrating Edward's many virtues and great generosity, was prepared for his amusement. As the King entered the Temple Gate, some one, representing William the Conqueror, ad-

* Rymer. † Pryce, p. 106. ‡ *Ibid.*

§ *Paston Letters* (London, 1787), vol. i., p. 140.

dressed him in complimentary terms, and then a giant delivered to him the keys of the city. At Temple Cross, according to the old narrator, 'there was Saint George on horseback, upon a tent, fighting with a dragon; and the King and Queen on high in a castle, and his daughter beneath with a lamb; and at the slaying of the dragon, there was a great melody of angels.'* But the King did not come to be amused. His chief business in Bristol was to inquire into the wealth of its various merchants, and see what benevolences could be obtained from them. Canynge, the richest of the number, and doubtless the most zealous supporter among them of the Lancastrian cause, was found to possess the nine ships already named, and had, in consequence, to pay no less a sum than 3000 marks, representing about 20,000*l.* of money at its present value, 'for the making of his peace.'†

Unfortunately, we are not told what was the estimated wealth of the other Bristol men, or what were the benevolences exacted from them. But the royal purse must have been tolerably full before Edward left the town. Canynge was only the foremost of a crowd of merchant princes then living in Bristol. One of the chief was Robert Sturmy, Mayor in 1450, and some years older than Canynge. He lived in princely style, we are told, keeping open house for the traders of all lands. His principal dealings were with the Levant. In his younger days he had gone to Jerusalem, taking a hundred and sixty pilgrims thither in his good ship *Anne*, and finding room also for some rare articles of commerce which would more than pay the cost of the journey. But on his return, he was shipwrecked near Navarino, on the Greek coast, and thirty-seven of his companions were drowned. He himself lived to run other risks. In 1458, we read, 'as the fame ran that he had gotten some green pepper and other spices to have set and sown in England, therefore the Genoese waited him upon the sea and spoiled his ship and another;' but for this offence the Genoese merchants

* Pryce, p. 114. † *Ibid.*, p. 125.

resident in London were arrested and imprisoned until they consented to make good the value of the lost property, estimated at 9000 marks.* Other merchants contemporary with Canynge were the Jays, a large and influential family, famous in two generations. One of them was Bailiff of Bristol in 1456, another was Sheriff in 1472. In 1480, we read in a contemporary narrative which it is hard to disbelieve, although there is evidently some mistake in the record, 'a ship of John Jay the younger, of 800 tons, and another, began their voyage from King's-road to the Island of Brazil, to the west of Ireland, ploughing their way through the sea. And Thlyde was the pilot of the ships, the most scientific mariner in all England; and news came to Bristol that the said ships sailed about the sea during nine months, and did not find the island, but, driven by tempests, they returned to a port on the coast of Ireland, for the repose of themselves and their mariners.'†

Other merchants mustered round Canynge, and worked with him in making Bristol rich and famous during the disastrous period of the Wars of the Roses. The most important act of his last mayoralty, in 1466, was the forming them into a sort of guild, for mutual protection in regulating the prices of various articles of trade and mutual help in misfortune. Such an association would ill agree with the free-trade principles of modern times; but by this means Bristol was doubtless saved from much misery under the later Plantagenets, and enabled to prosper beyond all precedent under the earlier Tudors.

But Canynge, now sixty-seven years old, did not seek to win any of the benefits to be obtained by the guild. After many years of married life, he had become a widower in 1460;‡ and it is probable that all his children,—if indeed any of them, save the one whose offspring settled and prospered in Wells, passed out of infancy,—were dead before this time.

* Lucas, *Sæcularia* (London, 1862), p. 112. † *Ibid.*, p. 113.
‡ Pryce, p. 109.

He had grown rich, and had now no further need for riches. Much of his wealth he spent in the restoration of the noble church of Saint Mary Redcliff, and tradition makes him the founder of many charities.* But he was not willing to let it go into the purse of the King to whose cause he was opposed. It was said that a project of Edward the Fourth's for finding him a second wife, and of course exacting a large sum of money in honour of the marriage, forced him to retire suddenly from the business of this life.† At any rate, for some reason or other, in 1467 'he gave up the world, and in all haste took orders upon him, and in the year following was made priest, and sang his first mass at our Lady of Redcliff.' He was made Dean of Westbury in or near 1468, and died in November, 1475.‡

William Canynge is the last of the men who must serve us as representatives of the great body of English merchant princes under the Plantagenets. Others there were, conspicuous among the multitude of traders in the middle ages, either for their special virtues, or for their special skill in commerce; but we know very little of them, certainly too little for the presentment of orderly sketches of their lives. We can learn nothing characteristic of the merchants who made such towns as Winchester and Yarmouth, Boston and Lincoln, Beverley and Newcastle, famous marts and centres of industry. Even in London history, only a few stray records are found. Nearly all we are told about John Carpenter, Whittington's worthy executor, and Mayor of London in 1425, for instance, concerns the way in which he fulfilled the trust imposed upon him, and carried on the good work designed by the great merchant for the codification of city laws and regulations, in such books as the *Liber Albus*, and the *Liber Custumarum*,§ and our information about Geoffrey Bulleyn, mercer, and grandfather of the famous wife of

* Pryce, p. 137. † *Ibid.*, pp. 137, 138. ‡ *Ibid.*, p. 141.

§ All that *is* known about him is to be found in Mr. Brewer's excellent little *Life of Carpenter* (London, 1856).

Henry the Eighth, is little more than a series of dates, showing how he passed through the usual routine of civic dignities, culminating in his mayoralty of 1453.* Concerning John Taverner of Hull, again, who seems to have been a worthy successor of the De la Poles, nearly all we know is contained in a single statement to the effect that in 1449 he, 'by the help of God and some of the King's subjects,' had built a great ship, the largest ever seen in English waters, which, because of its greatness, Taverner was allowed to call *Henry Grace à Dieu* and to use in conveying wools, woolfels, tin, and all other merchandize, regardless of the rule of the staple, from London, Hull, Sandwich, or Southampton, to Italy, and in bringing thence bow-staves, wax, and any other produce of the country. Of Taverner's great Scotch contemporary, William Elphinstone, father of the bishop who built the University of Aberdeen, we learn only that, by carrying on a large export trade in pickled salmon, he laid the foundation of the commerce of Glasgow; and about two other very famous Scottish merchants of the fifteenth century, George Faulau and John Dalrymple, all we can discover is that they were frequently employed by James the Second on embassies and other public business.†

Though the men who did the work are almost forgotten, however, there is abundant evidence of the ever-increasing commercial prosperity of our country. The miserable civil wars which brought the Plantagenet rule to a close, offered a serious hindrance to the progress of trade, and doubtless drove many men, as they drove William Canynge, to abandon it altogether. But ten years after Canynge's death, Henry the Seventh became King of England, and before ten other years were over, America had been discovered by Christopher Columbus. These two events mark the

* Strype's Stow, book iii., p. 44; book v., p. 175.
† Craik, vol. i., p. 193.

commencement of à new erà in the history of our commerce. The firm and dignified rule of the Tudors gave far greater facilities than had ever yet been known to the exercise of trade with European nations, and the finding of a New World opened up a fresh and boundless field of enterprise.

CHAPTER V.

ENGLISH COMMERCE, FROM THE CLOSE OF THE FIFTEENTH CENTURY TO THE MIDDLE OF THE SEVENTEENTH CENTURY.

"BECAUSE," said Cardinal Morton, Lord Chancellor of England, in his opening address to Henry the Seventh's second Parliament, assembled in November, 1487—"because it is the King's desire that this peace, wherein he hopeth to govern and maintain you, do not bear only unto you leaves for you to sit under the shade of them in safety, but also should bear you fruit of riches, wealth, and plenty, therefore his Grace prays you to take into consideration matters of trade, as also the manufactures of the kingdom, and to repress the bastard and barren employment of moneys to usury and unlawful exchanges, that they may be, as their natural use is, turned upon commerce and lawful and royal trading, and likewise that our people be set on work in arts and handicrafts, that the realm may subsist more of itself, that idleness be avoided, and the draining out of our treasures for foreign manufactures stopped."*

That advice, excellent in the main, and coinciding exactly with the temperament of the people to whom it was addressed, found plenty of followers. Englishmen had learnt from the example of such merchants as William de la Pole and Richard Whittington that commerce, wisely pursued, could not fail to

* BACON, *History of King Henry VII.* (London, 1825), pp. 219, 220.

bring honour and wealth, both to each individual trader and to the nation at large; and as soon as the firm rule of the Tudors was established, they applied themselves to it with notable zeal. The miserable period of the Wars of the Roses, if it did nothing else, served to rid the country of many restrictions introduced in the age of feudalism, and to make room for the development of free thought and independent action. The supremacy of the barons was brought to an end, and the supremacy of the towns—that is, of the merchants and manufacturers who made the strength and wealth of towns—initiated.

In any condition this result would have been attained; under any rule, the commercial spirit would have shown itself in unprecedented force; but in no way, perhaps, could it have received much greater encouragement than from the prudent and energetic government of Henry the Seventh and his successors. 'This good Prince,' says the old historian of the period, 'by his high policy marvellously enriched his realm and himself, and left his subjects in high wealth and prosperity, as is apparent by the great abundance of gold and silver yearly brought into the realm by merchants passing and repassing, to whom the King, of his own goods, lent money largely, without any gain or profit, to the intent that merchandize, being of all crafts the chief art, and to all men both most profitable and necessary, might be the more plentifully used, haunted, and employed in his realms and dominion.'* We may, if we choose, reject the assertion that the sovereign usually accounted the niggardliest that ever sat upon the English throne was in the habit of lending money to his subjects from his own treasury and without payment in return, out of mere devotion to the interests of commerce and for the sole good of the people whom he thus aided; but we can well believe that he followed the example of many earlier kings, and indirectly took a part in the mercantile adventures which, while very favourable to

* Hall, *Union of the Two Noble Illustrious Families of Lancaster and York.* London, 1548, sub *Henry VIII.*

the nation at large, were especially profitable to the individuals concerned in them. At any rate he was a good friend to English commerce. Under his rule, as under the rule of his successors for many generations following, many arbitrary and restrictive laws were passed, and, where it was possible, enforced; and there was often great misunderstanding of the true principles of trade. But neither he nor his counsellors were behind their time: all they could be expected to do was done by them for the commercial welfare of England.

In this same session of Parliament which Morton opened with his famous speech, we find a law passed in contradiction of a resolution adopted by the civic authorities of London, which prohibited the citizens from carrying their wares for sale in any mart outside the city walls. Thus, it was thought, London would be aggrandized to the disparagement of other towns; and the King and his commons, thinking so too, and seeing the great injustice of the arrangement, at once forbade it; "for there be many fairs," as it was said in the preamble of the bill, "for the common weal of your liege people, as at Salisbury, Bristol, Oxford, Cambridge, Nottingham, Ely, Coventry, and at many other places, where lords spiritual and temporal, abbots, priors, knights, squires, gentlemen, and your commons of every country, have their common resort to buy and purvey many things that be good and profitable, as ornaments of Holy Church, chalices, books, vestments, and other ornaments for Holy Church aforesaid; and also for household and other stuff, as linen cloth, woollen cloth, brass, pewter, iron, bedding, flax, and wax, and many other necessary things, the which might not be forborne among your liege people."*

Henry considered the comfort and advancement of his liege people in his dealings with other nations, as well as at home. He sought most of all, indeed, to promote the foreign commerce of the country. Before his time, the trade between

* Anderson, vol. i., p. 552; Craik, vol. i., pp. 202, 203.

England and the continent was much more in the hands of continental than of English merchants. English trading ships going abroad to sell English goods and bring back cargoes of foreign commodities, were few in number. Most of the merchants were content to stay at home and sell their wares to the strangers who came each year to London and the other trading ports, or barter them for the produce of other lands with which their ships were freighted. In this way both the export and the import profits were left to foreigners, and in every way our native commerce was crippled. For centuries the German merchants of the Steelyard, having a sort of walled fort in the heart of London, monopolized a great part of our wealth, and were protected by privileges without number obtained from kings and parliaments, as well as by their own strong ramparts and practised arms, from the jealousies of London traders and the frequent assaults of London 'prentices. Finding this institution in full force, and others like it, Henry the Seventh shrewdly used them, as his predecessors had done, as means of acquiring wealth, both by levying taxes upon the foreign ships and by selling liberties to the foreigners settled in London. But he was not on that account less zealous in striving to bring about a state of things more profitable to his own people. In the first year of his reign an act was passed forbidding the importation of Gascon or Guienne wines in any but English, Welsh, or Irish ships; and it was subsequently extended to other commodities coming from other parts.* In 1490, he concluded a treaty with Denmark, by which English merchants were allowed to settle and trade freely there, in Norway, in Sweden, and in Iceland,† and like treaties were effected in the same year by the government of England with the Florentines and the Spaniards.‡

The Perkin Warbeck conspiracy, promoted by the Court

* ANDERSON, vol. i., p. 518. † *Ibid.*, vol. i., p. 527, 528.
‡ *Ibid.*, vol. i., pp. 529–531.

of the Netherlands, caused serious interruption of the long established and most important trade between England and Flanders. In 1493, Henry banished all the Flemings resident in England, and forbade all intercourse with their countrymen abroad; and the Archduke Philip retaliated with a similar order against the English traders. 'This, after three years' continuance,' says Lord Bacon, 'began to pinch the merchants of both nations very sore, which moved them by all means they could devise to affect and dispose their sovereigns respectively to open the intercourse again. Wherein time favoured them. For the Archduke and his council began to see that Perkin would prove but a runagate and a citizen of the world, and that it was the part of children to fall out about babies. And the King, on his part, began to have the business of Perkin in less estimation, so as he did not put it to account in any consultation of state. But that that moved him most was, that being a King that loved wealth and treasure, he could not endure to have trade sick, nor any obstruction to continue in the gate-vein which disperseth that blood.'* Therefore a compromise was effected, resulting in a famous treaty, known afterwards as the Intercursus Magnus. The merchants of both nations, it was provided, with 'all manner of merchandize, whether wool, leather, victuals, arms, horses, jewels, or any other wares,' might freely pass, 'without asking for passport or licence,' between their several countries, subject only to clearly defined rules as to their conduct, in port and at sea, the duties to be levied, and the like.† 'Whereupon,' adds the historian, 'the English merchants came again to their mansion at Antwerp, where they were received with procession and great joy.'‡

* Bacon, vol. ii., p. 324. † Anderson, vol. i., pp. 545–547.

‡ Bacon, vol. iii., p. 326. The treaty was not well kept, however. "Most dear and good friends," we read in a letter of Henry the Seventh's to the Archduke Philip's Council, dated 21st June, 1496, "since our other letters that we sent to you by our subject John Pickering, touching the

These English merchants were the members of the Company of Merchant Adventurers, at this time nearly two hundred years old. It had been established as a free-trading body in opposition to the old-fashioned and exclusive Society of Merchants of the Staple, and it had worked well till now. 'During the three years' cessation of trade with Flanders, the Merchant Adventurers, being a strong Company, and well-endowed with rich men, did hold out bravely,' we are told, 'taking off the commodities of the kingdom, though they lay dead upon their hands for want of vent.'* But at this very time great complaints were being made against them. In 1497, Parliament, inquiring into their case, found that they had lately departed from the liberal principles on which they had been founded, and which had hitherto procured for them national sanction and protection. Consisting almost

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agreement newly made in your counties about the woollen cloths which our subjects merchants convey or cause to be conveyed thither out of this our kingdom, we have been again duly informed that, notwithstanding the treaty and appointment lately made and concluded between us and the ambassadors of our cousin the Archduke, our said subjects merchants are daily compelled to pay the florin with the cross of Saint Andrew on each piece of cloth, or deliver sufficient security for the provision thereof; that their cloths are even unpacked and sealed with a leaden seal ordained for this purpose, and taken by force and violence and removed from their booths, and moreover, when the officers engaged in this matter know where the said cloths are, they go and lock them up with two or three locks, because they will not consent to pay the said florin; which things are directly contrary to our said treaty and appointment, and to the very great prejudice and injury of all our said subjects frequenting the said countries there. We are much surprised how among you you will suffer and tolerate such novelties to be imposed on our subjects, seeing that it is expressly said by our said treaty, that nothing new shall be imposed upon them otherwise than has been the custom for fifty years past; but they should by the same our treaty be as well and favourably received in the said countries of our said cousin the Archduke as they ever were. And, therefore, most dear and good friends, we pray you that you will put other order in the matter, and see our said subjects merchants to be treated according to the contents of our said treaty; for we could not suffer them to be otherwise treated."—GAIRDNER, *Letters and Papers illustrative of the Reigns of Richard III. and Henry VII.* (London, 1863), vol. ii., pp. 69-72.

* BACON, vol. iii. p. 325.

entirely of Londoners, they had left the trade with certain districts, as Spain, Portugal, Bretagne, Normandy, France, Venice, Dantzic, Friesland, and other parts, pretty much in the hands of independent merchants; but had taken to themselves exclusive possession of all the most profitable branches of foreign trade, including Flanders, Holland, Zealand, and Brabant, "in which places," it was said, "are kept the universal marts or fairs, four times in the year, whither all Englishmen, and divers other nations, in time past, have used to resort, there to sell their own commodities and freely to buy such merchandize as they had occasion for." But "now of late, the fellowship of the mercers and other merchants and adventurers, dwelling and being free within the city of London, by confederacy amongst themselves, for their own singular profit, contrary to every Englishman's liberty, and contrary to all law, reason, charity, right, and conscience, have made an ordinance among themselves, to the prejudice of all other Englishmen, that no other Englishman resorting to the said marts shall either buy or sell any merchandize there, unless he have first compounded and made fine with the said fellowship of merchants of London." Therefore it was urged, English trade was greatly injured, seeing that the produce of the country towns, especially wool, was withheld from the marts most in need of it, and left for sale among out-of-the-way customers who were wishing to pay only a little at best, and who, when they found there was no competition for the goods offered to them, beat down the price yet further, 'by reason whereof all the cities, towns, and boroughs of this realm in effect were fallen into great poverty, ruin, and decay, and were in manner without hope of comfort or relief; and the King's customs and subsidies, and the navy of the land, greatly decreased and minished, and daily they were like more and more to decay, if due reformation were not had in this behalf.' There was doubtless some truth underlying the exaggeration of those words. At any rate the Commons thought so. The Company of Merchant

Adventurers was not abolished, but an act was passed in this year, 1497, annulling some of its privileges or assumed prerogatives, and throwing it open to all Englishmen on payment of an entrance fee of 10 marks or 6*l.* 13*s.* 4*d.** In accordance therewith, a new charter was granted to the Company in 1505, by which time, with its more liberal constitution, it had already made great progress.†

In every way England made great progress in the reign of Henry the Seventh, and the good seed sown by him bore yet richer fruit under his son and grandchildren. The records of Henry the Eighth's earlier years show that many licenses were granted to foreigners to trade in England, and to export cargoes of goods to their own country. But they also give evidence of the encouragement offered to native commerce. On the 9th of December, 1509, the merchants of Newcastle-on-Tyne were licensed to collect wools from Northumberland, Cumberland, Westmoreland, and other northern counties for shipment to the continent, on payment of the usual duty of ten shillings a sack, and an additional ten shillings on every two hundred and forty fleeces; and in other like ways it was sought to increase the importance of our seaports as trading towns. Every year licenses were given by scores to mercers, goldsmiths, butchers, and members of every other trade for settling in Calais and Antwerp, and there carrying on business with foreign merchants.‡

This new tide of mercantile emigration to continental towns seems to have stirred up much jealousy. Doctor Sampson, writing to Wolsey in June, 1515, spoke of Antwerp as 'now one of the flowers of the world, of which the English merchants were the greatest cause, drawing many other merchants thither, as they would probably find out if Englishmen resorted elsewhere.' The people of Antwerp did not think

* Anderson, vol. i., pp., 550–552. † *Ibid.*, vol. ii., p. 11.

‡ Brewer, *Letters and Papers, Foreign and Domestic, of the Reign of Henry VIII., preserved in the Public Record Office, the British Museum, and elsewhere in England*, (London, 1862–4), vol. i., p. 104; and vols. i. and ii., *passim*.

so. Heavy tolls, heavier than existed in any other European town, were put upon English goods, and vexatious arrangements of all sorts were made in the hope of keeping them out. Englishmen were not allowed to have agents of their own nation, but must transact their business through Flemish brokers. When they had made their purchases they could only ship them in Antwerp vessels. If bad weather drove them into Flemish ports on the road, they had to pay duties as though they had brought their goods for sale in those ports. On these accounts less arrogant towns than Antwerp sought to divert the stream of English commerce. "Bruges," Sampson was told, "is now in great poverty for want of merchants resorting, and great pity it is to see the decaying of such an excellent town. Your merchants be vexed with tolls passing into Brabant. Cause them only to resort to this town; they shall be out of trouble, and none other tolls demanded of them but one small thing."* Many Englishmen did go to Bruges, there to find, however, that imposts almost as heavy as those of Antwerp were levied upon them by the needy townsmen, and that they had far less facilities for traffic with the great merchants of the continent. Therefore they fought their battle at Antwerp, and, assisted by some severe messages from King Henry, at last gained their point. On the 1st of June, 1518, articles of commercial intercourse between the English merchants and the town of Antwerp were drawn up and signed, to result in great benefits to the trade of both parties.†

Calais was in altogether a different position from Antwerp. Being English property, and the newly-appointed staple of English commerce, our merchants had free access to it. There, and in the neighbouring towns, however, they came into collision with the French traders, and hence frequent disputes arose. The French were in the habit, it seems, of robbing all English merchants who came in their power, 'under colour of Scotch letters of marque.' Therefore in August,

* Brewer, vol. ii., p. 160. † *Ibid.*, vol. ii., p. 1305.

1515, Sir Richard Wingfield was deputed to make formal complaint to Francis the First, and assure him "that, unless justice be done, King Henry will be obliged, in return, to give letters of marque and reprisal; further, that he is informed the judges in France compel his subjects, in like cases, not only to restore the principal with damages and interest, but amerce them with intolerable forfeitures, contrary to all justice, the like whereof was never before seen; which, if not amended, may drive him to a similar course."* On the other hand, the French merchants represented that the English were the chief offenders, and what little piracy they resorted to was done in self-defence. English merchants in France, they maintained, had every facility for pursuing their business, whereas all sorts of hindrances were thrown in their way in the English markets. "French merchants must export wine or woad to England in English ships, for it is confiscated if conveyed in a French or Breton ship without the King of England's leave. On arriving, the amount of merchandize must be sent to the custom-house officers; if false, the merchandize is confiscated. They are only allowed to deal with citizens of the town in which they are, under pain of confiscation. No merchant is allowed to take more than ten crowns out of England. They cannot go to the weekly fairs for cloth, &c., held at different English towns. Bonds between French and English merchants are not kept in England. On leaving they are searched to their shirts to see if they have more than the ten crowns allowed. If they are found out at night without a candle, they are imprisoned. If a French merchant go to Calais, he is imprisoned."† The English and the French, doubtless, were about equally at fault, and they continued to be at fault for a long time to come. Treaties of redress and negotiations touching compromises were made without number; but national jealousy was too strong to be overcome, and the grievances were to last for centuries.

* Brewer, vol. ii., p. 222. † *Ibid.*, pp. 1118, 1119.

It must be admitted that, if the English merchants were hardly used in foreign cities, they were paid out in their own coin. The traders of France, Flanders, and Italy alike, coming to England, were received with notable disfavour, and subjected to insults and injuries of all sorts. Anxious to extend their own commerce, the English had no liking for the merchants of other lands. How they showed their dislike may be seen in the history of the famous Evil May-day Riots, in 1517, provoked by the disastrous sweating sickness of 1516, which caused great stagnation of English trade and consequent advantage to the foreign traders. "The English merchants have little to do," it was complained, "by reason the merchant strangers bring in all silks, cloths of gold, wine, oil, iron, and the like, so that no man, almost, buyeth of an Englishman. They also export so much wool, tin, and lead, that English adventurers can have no living. Foreigners compass the city round about, in Southwark, Westminster, Temple Bar, Holborn, Saint Martin's le Grand, Aldgate, Tower Hill, and Saint Catherine's; and they forestal the market, so that no good thing cometh to the market; which are the causes that Englishmen want and starve, whilst foreigners live in abundance and pleasure. Yea, the Dutchmen bring over iron, timber, leather, and wainscot, ready wrought; nails, locks, baskets, cupboards, stools, tables, chests, girdles with points, saddles, and embroidered cloths: and besides this, they grow into such a multitude, that it is to be looked upon; for I saw on a Sunday this Lent, six hundred strangers shooting at the popynjay with cross-bows, and they make such a gathering to their common box that every botcher will go to law with the City of London."

So said John Lincoln, a London broker, on behalf of his fellow-citizens, to one Doctor Beale, a mendicant friar, when asking him "to take part with the commonalty against the strangers" in his Easter Tuesday sermon at Saint Mary's Spital. Beale promised to do so, and on the appointed day he preached such a sermon that the whole city was infuriated

against the foreigners. May-day, the general merry-making time of the 'prentices was at hand, and then, it was resolved, a general assault, some said a general massacre, should be made upon the foreigners. Bad enough was the assault that really did take place. Two thousand or more rioters sacked the houses of the French and Flemish residents in London, treating some of them so roughly that they hardly escaped with their lives. Then they proceeded to the Italian quarter; but fortunately its tenants were prepared for their attack, and able to keep them at bay, till a strong body of troops, despatched by Cardinal Wolsey, came up and overpowered the mob.*

Though foreign merchants came to London in sufficient numbers, however, to promote jealous opposition like this, the foreign trade of England advanced immensely during the reign of Henry the Eighth. Merchants from London, Bristol, Boston, Hull, Lincoln, Leicester, Southampton, Plymouth, Exeter, and a score of other thriving towns, made their way to all parts of the Continent, and, amid all disadvantages, managed to carry on a lucrative trade. Wool, wheat, tin, leather, kerseys, hides, cheese, beer, and beans, we learn, were the chief articles with which they helped to stock the continental markets, and their principal imports were said to consist of wine, woad, and alum, cloths of silk and gold, hats, caps, and bonnets.†

Henry encouraged this growth of trade by granting letters of protection, charters, immunities, and the like. But his greatest service to commerce lay in his promotion of the naval strength of England. With him, indeed, almost begins the history of English maritime greatness. England was a sea-faring nation from the day when our Anglo-Saxon forefathers, coming in their long keels, settled on its shores. There was strengthening of the national power in the prudent measures by which Alfred the Great reconstructed and greatly enlarged its shipping; and there was preservation of

* Hall, *Henry VIII.*, fols. lxi., lxii.; Brewer, vol. ii., pp. ccxiv–ccxix.

† Brewer, vols. i. and ii., *passim*.

the national honour, as well as extension of our country's commercial relations, in the organisation and maintenance, from a very early period, of the Cinque Ports. The Crusades did much to foster a sea-going spirit; and the one good feature in the character of King John, was his zeal in the establishment of convenient ports, and in the building of better sorts of ships than had hitherto been known. During the French wars of the first and third Edwards and of Henry the Fifth, including much tough fighting and many noble victories by sea, were for the first time fully developed the resources by which England has become the greatest of maritime nations, and in the eyes of true patriots there was no sadder testimony to the national degradation attendant on the wars of the Roses than the decline of naval power. But not till the time of the Tudors was its maritime power regarded as the chief element in the greatness of England. Henry the Seventh encouraged the distant voyaging of the Cabots and other like enterprises promoted by the Bristol merchants. He also built the *Great Harry*, as it is supposed, in 1488, and in other ways sought to develope the shipping of England. In this his example was followed and improved upon by his son, with Cardinal Wolsey for an excellent counsellor.

Henry the Eighth did much less than Henry the Seventh had been disposed to do in the encouragement of the adventurous projects, formed by noble men for colonizing the distant countries newly found, or for discovering new passages to the yet more distant shores of India; and herein he showed wisdom and good statemanship. It is incredible that Henry, with plenty of ambition and adventurous spirit in his nature, and with more personal liking for naval affairs than perhaps any previous monarch had shown, should have carelessly and indolently held aloof from the pursuit of those splendid enterprises in which the examples of Columbus and his followers, and, nearer home, of the Cabots and their friends, had made all brave men eager to engage. But he saw that there was

work enough, and much more pressing work, to be done at home. It was the one great duty of a right-minded king to make England a great nation; and the nation could, just at that time, have been only impoverished and weakened by any spending of its men and money upon Transatlantic colonization and discovery. The finding of a northern route to the Indies was too arduous and doubtful a work to be undertaken by a prudent monarch; the time had not yet come for making the barren and icy districts in the northern continent of America, to which England had the legitimate claim of first discovery, more productive than any of the gold-yielding and luxuriant provinces of the south; and to have entered into rivalship with Spain for the possession of those provinces would, then more than ever, have been preposterous and impolitic. England was recovering the place in European politics lost during the disastrous half-century of civil strife. France, Germany, and Spain, watched her progress with a jealous interest; and all available strength was needed for competing on European ground, as friend or foe, with these three Powers. Therefore Henry very wisely kept at home his ships and sailors, did his utmost to augment the naval strength of the country, and did this with marked success.

All through the early years of his reign England was full of the noise and bustle of ship-building; and by the spring of 1513, a fleet of four and twenty men of war was brought together, with command of an indefinite number of merchant vessels, of the sort which hitherto, impressed and supplied with guns when they were needed, had constituted nearly the whole fighting force of England on the seas. The twenty-four had an aggregate burthen of 8460 tons, and could carry 4650 soldiers, besides 2880 seamen. Two of these, the *Henry Imperial*, which seems to have been Henry the Seventh's *Great Harry* under a fresh name, and the *Trinity*, newly built, were each of 4000 tons burthen, and could hold 400 soldiers and 300 mariners apiece. A third

ship, the *Regent*, of the same size and strength, had been built. But in August, 1512, it came into collision with a great French vessel, the *Cordelier* of Brest, with a crew of 1600 men. After an hour's fighting, the English ship obtained the mastery, whereupon its French antagonist, accidentally or by design, was set on fire, and, the flames spreading, both vessels and most of their crew were destroyed. It was to repair the English loss that the *Henry Grace à Dieu*, of 1500 tons' burthen, was built, at a total cost, including the expenses of three small galleys attached, of 7708*l.* 5*s.* 3*d.* The actual material cost 3531*l.* 5*s.* $1\frac{3}{4}d.$; the chief items being 1752 tons of timber, charged at 437*l.* 17*s.* $7\frac{1}{4}d.$; wrought and unwrought iron, 408*l.* 19*s.* $7\frac{1}{2}d.$; brass, 243*l.* 6*s.* $3\frac{1}{2}d.$; and cordage, 969*l.* 2*s.* 11*d.* The wages of labourers from the 3rd of October, 1512, to the 6th of July, 1514, the time occupied in building, amounted to 2192*l.* 6*s.* 3*d.*; and the food supplied to them during the same period cost in all 1969*l.* 18*s.* 2*d.*; 370*l.* 7*s.* 8*d.* being paid for $7497\frac{2}{3}$ dozen loaves of bread, 526*l.* 19*s.* 11*d.* for 1543 pipes and two kilderkins of beer, 706*l.* 17*s.* 9*d.* for 557 beeves, 87*l.* 2*s.* 10*d.* for 4522 cods, 19*l.* 4*s.* for $30\frac{3}{4}$ wheys of cheese, and 4*l.* 6*s.* for seven barrels of butter, then an article very little used.*

Details like these are curious in many ways. When we remember that the wages of skilled labourers were at that time only sixpence a day, other prices being in proportion, they show that Henry the Eighth spent a very large amount of money in the establishment of the first English navy. From the records of his reign it appears that he and his counsellors also gave to the good work a very great deal of time and thought. They were not satisfied with building ships alone. In 1512 the naval yards and storehouses at Deptford and Woolwich were founded. In the same year was incorporated the Trinity House at Deptford, with authority to examine, license, and regulate pilots, to superintend

* Brewer, vol. i., *passim*.

the arrangements of havens and rivers, to order and direct the erection of beacons and lighthouses, and in other ways to provide for the safety of ships, stores, and mariners; and soon after kindred establishments were set up at Hull, and Newcastle. In 1531, the first pier at Dover was erected, at public cost, and in 1531 an Act was passed for repairing and deepening the harbours at Plymouth, Dartmouth, Teignmouth, Falmouth and Fowey.* By all these

AN ENGLISH MERCHANT OF THE SIXTEENTH CENTURY.

measures English commerce was encouraged, and, with the strengthening of English power among the nations of Europe, was enabled to take a much firmer footing than ever it had done before in all parts of the continent.

One consequence of this was the jealousy, increasing every year, with which the foreign merchants resident in England came to be regarded. We have seen what rioting this jealousy produced in 1515. It so grew throughout Henry

* ANDERSON, vol. ii., pp. 25, 26, 57; CRAIK, vol. i., pp. 224, 225.

the Eighth's reign, that, soon after its close, the governors of Edward the Sixth were induced to abrogate the privileges held for many centuries by the Steel-yard Company of Hanseatic merchants, against whom, from their greater numbers and the greater importance of their transactions, the opposition was chiefly directed. In 1552 these merchants were informed that the liberties conferred upon them long before were so old, and had been so stretched to the detri-

A PRUSSIAN MERCHANT OF THE SIXTEENTH CENTURY.

ment of native commerce, that they could no longer be recognized. The merchants were allowed to remain in London, but they remained on a par with other foreigners; and, losing their old facilities for collecting and shipping goods to Germany, we are told, they at once lost nearly all their business, producing an equivalent advantage to the English traders, and especially the Company of Merchant Adventurers. So great, indeed, were their distresses that the Hanseatic League, on their representations, induced

Queen Mary, in 1554, to reinstate them in nearly all their privileges. A year or two later some of those privileges were again revoked; but the Steel-yard merchants continued to hold influential place in London till 1597, when the Emperor Rudolph's arbitrary shutting up of all the factories of the English Merchant Adventurers in Germany, gave Queen Elizabeth a fair excuse for ordering the final abolition of the German Company settled in England.*

A FLEMISH MERCHANT OF THE SIXTEENTH CENTURY.

By this time the Merchant Adventurers' Company had reached the height of its prosperity. Henry the Eighth's care of commerce had helped it on very notably, and under the vigorous rule of Elizabeth, with men like the Greshams for its most conspicuous ornaments and promoters, it had made sure and rapid progress. "It is marvellous," wrote Ludivico Guicciardini in or near the year 1560, "to think of the vast quantity of drapery imported by the English into

* Anderson, vol. ii., pp. 90, 97, 145, 192; Craik, vol. i., pp. 233-236.

the Netherlands,"—and the Merchant Adventurers were almost exclusive possessors of this branch of trade,—"being undoubtedly, one year with another, above 200,000 pieces of all kinds, which, at the most moderate rate of 25 crowns a piece, is 5,000,000 crowns; so that these and other merchandize brought to us by the English, and carried from us to them, may make the annual amount to be more than 12,000,000 crowns,"—about 2,400,000*l.* sterling—"to the

A VENETIAN MERCHANT OF THE SIXTEENTH CENTURY.

great benefit of both countries, neither of which could possibly, or not without the greatest damage, dispense with this their vast mutual commerce." It cannot possibly have been so great as Guicciardini believed; but it was undoubtedly vast enough to be of immense advantage to both countries. "To England," he continues, "Antwerp sends jewels and precious stones, silver bullion, quicksilver, wrought silks, cloth of gold and silver, gold and silver thread, camblets, spices, drugs, sugar, cotton, cummin, galls, linens fine and coarse, serges, tapestry, madder, hops in great quantities,

glass, salt fish, metallic and other mercerics of all sorts to a great value, arms of all kinds, ammunition for war and household furniture. From England Antwerp receives vast quantities of fine and coarse draperies, fringes and other things of that kind to a great value, the finest wool, excellent saffron in small quantities, a great quantity of lead and tin, sheep and rabbit skins without number, and various other sorts of fine peltry and leather, beer, cheese, and other sorts of provisions in great quantities, and also Malmsey wines, which the English import from Candia." *

That extensive commerce enriched all England, as well as the Netherlands, but the Company of Merchant Adventurers reaped the chief advantage from it. Nothing could stay the advancement of these Merchant Adventurers. Several times they were driven out of the home which, after the fashion of the Steel-yard merchants in London, they had made for themselves in Antwerp; but other towns, Embden, Hamburg, Staden, Gröningen, Dort, and Bruges, were anxious to receive them and be benefited by the great trade they brought with them; and never were they long absent from Antwerp before its citizens besought them to return. Frequent complaints were made against them by private merchants and rival companies, who grudged them the great advantages that came from their vast scheme of co-operation; but these complaints only issued in the granting of fresh charters and the conferment of fresh privileges by Queen Elizabeth and her successors. In 1601, according to contemporary testimony, the Company of Merchant Adventurers included more than half of all the wealthy traders of London, York, Norwich, Exeter, Ipswich, Newcastle, Hull, and the other chief commercial towns. 'These of old time linked themselves together for the exercise of merchandize, by trading in cloth, kerseys, and all other—as well English as foreign—commodities vendible abroad, whereby they brought much wealth home to their respective places of residence.

* Macpherson, vol. ii., p. 127, 128.

Their limits are the towns and ports lying between the river of Somme, in France, and along all the coast of the Netherlands and Germany, within the German Sea; not into all at once, at each man's pleasure, but into one or two towns at most within the same bounds, which they commonly call the mart town or towns, because there only they staple their commodities and put them to sale, and thence only they bring such foreign wares as England wanteth, which are brought from far by merchants of divers nations, flocking thither to buy and sell as at a fair. The Merchant Adventurers do annually export at least sixty thousand white cloths, worth at least 600,000*l.*, and of coloured cloths of all sorts, kerseys, baize, cottons, northern dozens, and other coarse cloths, forty thousand more, worth 400,000*l.*, in all, one million sterling, besides what goes to the Netherlands from England of woolfels, lead, tin, saffron, coney skins, leather, tallow, alabaster, corn, beer, and the like. And our Company importeth of the Dutch and German merchants, wines, fustians, copper, steel, hemp, onion seed, iron and copper wire, latten, kettles, pans, linen, harness, saltpetre, gunpowder, and all things made at Nuremberg, such as toys and iron ware; of the Italians, all sorts of silks, velvets, cloth of gold, and the like; of the Easterlings, naval stores, furs, soap, ashes, &c.; of the Portuguese, spices and drugs. With the Spanish and French they have not much to do, by reason that our English merchants have had a great trade directly to France and Spain, and do serve England directly from thence with the commodities of those two countries. Of the Netherlands they buy all kinds of manufactures, tapestry, buckrams, white thread, linen, cambrics, lawns, madder, and the like. Philip the Good, Duke of Burgundy, and sovereign of the Netherlands, the founder of the Order of the Fleece, gave the fleece for the badge of that Order, in consideration of the great revenue accruing to him from the tolls and customs of our wool and woollen cloths.'* That last assertion is more than

* Macpherson, vol. ii., pp. 220, 221.

doubtful, but it is true enough that the English trade in woollen and other commodities tended greatly to enrich the people of the Netherlands and Germany.

In 1615 the Merchant Adventurers alone sent five-and-thirty ships to Hamburg and Middleburg, besides having a large share in the thirty sent to Dantzic, the twenty to Naples, Genoa, and other Italian towns, and the twenty to Portugal and Andalusia.* In 1604 a fresh charter had been given to the Company by James the First, and when this was renewed in 1617, the association contained more than four thousand members of one sort or another.† In 1634 it was influential enough to obtain from Charles the First a proclamation securing to it the entire woollen and cotton trade with the Continent. "And to the end," the edict proceeds, "that the said trade may be hereafter reduced and continued in an orderly and well-governed course, we do hereby declare our royal pleasure to be that the said fellowship of Merchant Adventurers shall admit to the freedom of their said trade all such of our subjects dwelling in our City of London, and exercised in the profession of merchandize, and no shopkeepers, except they give over their shops, as shall desire the same, for a fine of 50*l.* apiece, and those of the outposts for 25*l.* apiece."‡ In 1643, again, while England was in the midst of civil war, the Company obtained from the Long Parliament a confirmation of those privileges, with the right of doubling the entry fees, on condition of their paying 30,000*l.* into the public purse.§

The Company of Merchant Adventurers, however, was but one, and at that time the most important, of several kindred associations. As early as 1554, a Russia Company had been established. In 1554, a small and unsuccessful rivalry of the Merchant Adventurers had been started by the founders of the Hamburg Company; and later in the century the extension of English trade, first along the shores of the

* Macpherson, vol. ii., p. 281.
† *Ibid.*, vol. ii., p. 286.
‡ Rymer, vol. xix., p. 583.
§ Macpherson, vol. ii., p. 424.

Mediterranean, and soon in the more distant parts of the East, had given rise to several other societies of merchants. The Turkey Company began in 1581, the Morocco Company in 1585, the Guinea Company in 1588, and the East India Company, destined to become far more influential than than any of the others, in 1600.*

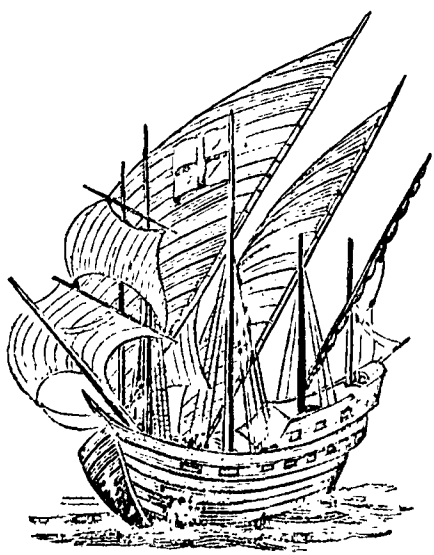
Most of these, and many others too short lived and unimportant to be worth naming, owed their existence to the new spirit of enterprise aroused by the labours and successes of men like Columbus and Cabot. Through Henry the Eighth's reign this spirit was wisely repressed, in order that the whole energy of the nation might be applied to its consolidation and firm establishment as one of the great powers in Europe. But under Henry's successors it became too strong for repression, even had there been any need or effort to repress it. In 1552, Edward the Sixth established a 'mystery and company of merchant adventurers for the discovery of regions, dominions, islands, and places unknown,' with Sebastian Cabot, son and fellow-voyager of the John Cabot who had discovered Newfoundland in 1497, for its governor: and it was through the energy of this company that Sir Hugh Willoughby was sent, in 1553, on his ill-fated voyage in search of a north-eastern passage to India.†

Willoughby and seventy of his comrades, in two of the three vessels that made up the expedition, were lost on the shores of Lapland. But Richard Chancelor, captain of the third ship, was more fortunate. Separating from the others, and going in a more northerly direction, as he tells us, 'he sailed so far towards that unknown part of the world that he came at last to the place where he found no night at all, but a continual light and brightness of the sun shining clearly upon the huge and mighty sea,' and then, moving southwards again, he entered a great bay, apparently the White Sea. There he landed and won the friendship of the natives, and before

* Macpherson and Anderson, *passim.*

† Hakluyt, *Voyages* (London, 1599), vol. i., pp. 232–236.

long, leaving his ship to be taken care of by a party of its crew, he set off with the rest on a land journey of nearly fifteen hundred miles to Moscow. From the Czar he received all possible kindness, and after a stay of some months, he travelled northward again, to make a successful voyage home and comfort his employers, in some degree, for the disastrous issue of Willoughby's share in the undertaking.* In 1555, as soon as he could get ready for it, he was sent on a second journey to Moscow, by the same circuitous route, with orders 'to use all ways and means possible to learn how men may pass from Russia, either by land or by sea, to Cathay.' So zealous were the English of the sixteenth century in their quest of their fabled riches of the Indies, that they could hardly be satisfied with any more accessible source of wealth.



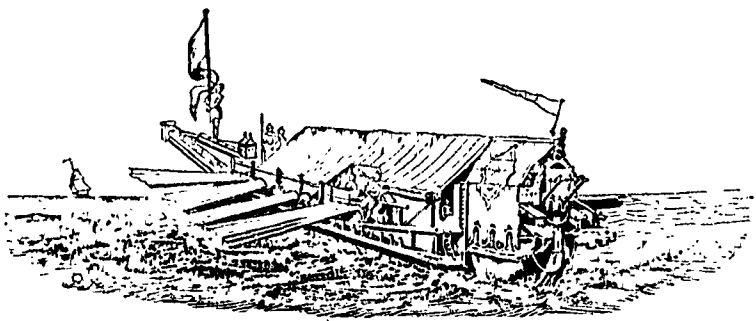
A COASTING-VESSEL OF THE SIXTEENTH CENTURY.

Nothing but good resulted from this state of mind, however, as it sent travellers all over the world, and opened up numberless roads to commercial prosperity. In the present in-

* HAKLUYT, vol. i., pp. 237–242.

stance, Chancelor effected a successful trading alliance with Russia, and brought back a Russian ambassador to the English Court.*

Three out of his four vessels were wrecked on the return journey, but that mischance in no way disheartened the merchant adventurers. In 1558 they sent Anthony Jenkinson, with a goodly number of enterprising companions, on a journey of exploration by land into the far east. This journey, rich in geographical interest, was not very profitable from a commercial point of view. Among the Tartars, the chief articles of commerce were children, "of whom," Jenkinson says, "we can buy thousands for a loaf of bread apiece." "Adrakhan is full of merchants, but their dealings are of a petty sort, and there is no hope of a trade in these parts worth following." All round the Caspian Sea "the fewness of the ships, the want of towns and harbours, the poverty of people, and the ice, render the trade good for nothing," and about other parts the report is not more favourable.†

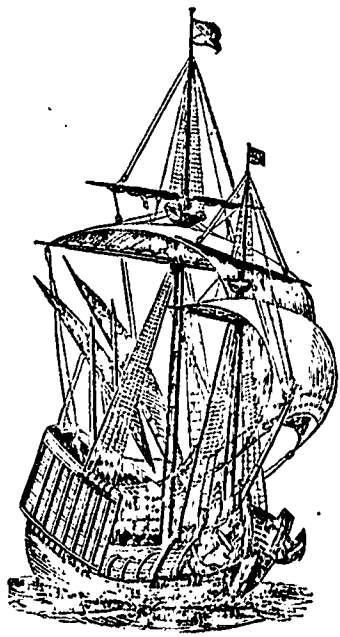


A GALLEON OF THE SIXTEENTH CENTURY.

Jenkinson's experience deterred other English merchants from attempting much trade by land with the Asiatic nations. To Moscow, and other Russian towns, however, they often went to dispose of English commodities, and procure some of the more important articles that the caravans and local

* HAKLUYT, vol. i., pp. 243-254. † *Ibid.*, pp. 310-334.

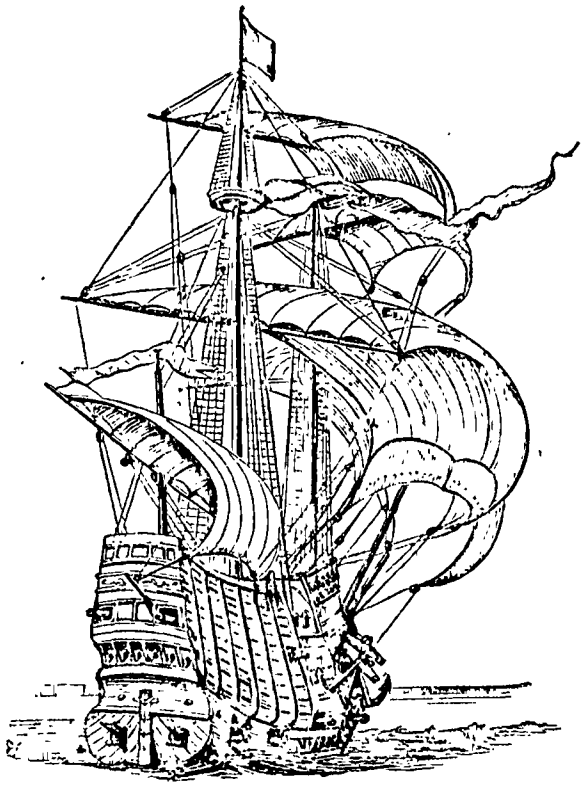
traders had brought from Persia and Tartary. They also sought, in all sorts of other ways, to extend their commerce with the Indies. Most notable of all were the enterprises of such men as Gilbert and Frobisher, Cavendish, Davis, and Hudson, despatched by the great merchants of the sixteenth century in vessels which, if poor and perilous, were the best that those times could afford. But with these we have not here much to do; while of the other and more strictly commercial voyages undertaken to the Levant and the Guinea Coast, to the West Indies and the East, we shall see enough in later pages.



A GALLEY OF THE SIXTEENTH CENTURY.

These commercial voyages were very helpful to the naval greatness of England. They encouraged good seamanship and skilful ship-building, and they provided vessels which, when necessary, did the work of regular ships of war at a

time when those ships of war were too few to perform the duties imposed upon them. The armament prepared for resistance of the Spanish Armada in 1588, comprised only thirty-seven of Queen Elizabeth's own ships, with fourteen others hired by her for this special work; whereas the whole fleet numbered a hundred and forty-three vessels of all sizes. Of these no less than twenty, 'being double the number the Queen demanded, all well manned and thoroughly provided with ammunition and provision,' were furnished by the city



AN EAST-INDIAN CARRACK (*circa* A.D. 1600).

of London. From Bristol came three 'large and strong ships, which did excellent service,' besides a tender; from

Barnstable, three 'merchant-ships converted into frigates;' from Exeter, two ships and a 'stout pinnace;' and from Plymouth, seven 'stout ships in every way equal to the Queen's men-of-war,' and a fly-boat. The nobility, gentry, and commons, supplied four-and-forty ships at their own expense, and the Merchant Adventurers, in addition to their share in providing the vessels from London, Plymouth, and the other towns, contributed ten 'prime ships, excellently well furnished.'*

In nearly all the great naval battles of the sixteenth century and the first half of the seventeenth, indeed, more than half the fighting was done by merchant-ships; and the real power of the British navy, as a separate institution, can hardly be said to have begun earlier than the reign of Charles the First, when George Villiers, the famous Duke of Buckingham—not otherwise to be very much commended—during his tenure of office as Lord Admiral, set an example of diligent attention to naval affairs,† which was followed with excellent result by men as opposite in character as Robert Blake and James, Duke of York, a better patriot as Lord High Admiral than as King of England.

The nation's growth in naval power, of course, by strengthening its position on the seas and its influence with foreign countries, contributed very much to its commercial advancement. Where fighting ships abound there will always be an

* Campbell, *Lives of the British Admirals* (London, 1779), vol. i., pp. 368, 369.

† 'He raised the tonnage of the navy from twenty-six ships and 11,070 tons to fifty-three ships and 22,122; erected and repaired various buildings at Chatham, Deptford, and Portsmouth; encouraged private shipbuilders to build ships of above the burthen of 100 tons; introduced the manufacture of great cables; raised the wages of sailors from 14*s.* to 20*s.* per month; in times of necessity often impressed money of his own to advance the setting forth of the king's ships, and evidenced his zeal by motions made to the Council for means to maintain a fleet to guard the coast.'—Bruce, *Calendar of State Papers, Domestic Series, of the Reign of Charles I., preserved in Her Majesty's Public Record Office* (London, 1863), vol. vi., pp. 123, 124.

abundance of trading ships. If London alone, as we are told, in the reign of Charles the First, possessed a hundred vessels that might easily be converted into men of war,* it is clear that those hundred vessels were at ordinary times put to good use in the interests of commerce. All branches of trade grew immensely under the Tudors and the Stuarts, and the towns which were the chief haunts of those trades grew yet more in proportion.

Norwich and Newcastle-upon-Tyne may be regarded as specimens of English commercial cities in Tudor and Stuart times. Norwich was a town of some importance long before the time of the Norman Conquest. It was sacked by the Danes in 1004; but by 1086, the year of the Domesday Survey, it had so recovered and improved its condition, that there were in it fourteen hundred and seventy-six houses, a size attained at that time by very few other English cities. In 1199 a new charter from King John accorded to it 'all the liberties, free customs and usages which the city of London then had, the citizens of Norwich rendering or paying for the same 180*l.* yearly.'† In 1331 Edward the Third appointed it the sole staple for all the wool and sheepskins of Norfolk and Suffolk, and five years later he showed it fresh and very helpful favour by planting in it and its neighbourhood a little colony of Flemings, driven out of their own country by the encroachments of the sea.‡ Under their influence, Norwich soon became the most flourishing mart in England for worsteds,—so called from the adjacent town of Worsted—fustians, fringes, and all other kinds of woollen goods. In 1533 it was found to contain twenty independent guilds, representing a much greater number of trades, as three, four, or five were generally associated under one government. Butchers, glovers, and parchment makers, for instance,

* Monson, *Naval Tracts*, cited by Campbell, vol. i., p. 560.

† Anderson, vol. i., p. 183.

‡ Blomefield, *Topographical History of Norfolk* (London, 1806), vol. iii., pp. 81, 83.

were united in one company; while goldsmiths, dyers, calenderers, and saddlers formed a second; cordwainers, cobblers, curriers and collar-makers a third; grocers and timber masters a fourth; mercers, drapers, scriveners and hardwaremen a fifth; and tailors, broiderers, hosiers and skinners a sixth. In like manner the cloth-cutters, fullers, woollen and linen weavers and wool merchants constituted one company; the wax-chandlers, barbers, and surgeons another.*

That amalgamation of crafts, sometimes very discordant, would hardly have been resorted to had they been in a flourishing condition. Norwich trade, in fact, deteriorated very much during the reign of Henry the Eighth. An Act of that reign, dated 1541, declares that 'whereas among other cities, shires, and towns having private commodities, the city of Norwich hath always heretofore been maintained and preserved, and the poor men and other dwellers and inhabitants, godlily, honestly, and virtuously brought up in the same, have been occupied and exercised by a commodity growing and rising only within the said city, that is to say, the making and weaving of worsteds and other cloths, which have been made and woven of yarn spun of the wool growing and coming of sheep bred only within the county of Norfolk, and in no place elsewhere,—and whereas this trade has been of late craftily and deceitfully taken away by men buying up the wool of Norfolk and sending it in a raw state to be manufactured in France, Flanders, and other places beyond the sea, and by reason thereof the city of Norwich and other towns in Norfolk are not only most likely to be brought to utter ruin and decay, but the inhabitants to be destitute of any way to get an honest living by;' no Norfolk wool is henceforth to be exported or worked up out of the county under a penalty of forty shillings on every pound of yarn so taken out of the hands of local workmen.†

But legislation did not much help Norwich. Its woollen trade continued in a languishing state for a quarter of a cen-

* Blomefield, vol. iii., pp. 206, 207. † *Ibid.*, p. 213.

tury after King Henry's act. Then, however, the Duke of Alva's cruelties forced great numbers of Netherlanders to abandon their own houses, and seek a shelter in Protestant England. Like their countrymen of former centuries, they crossed the Channel and landed in Yarmouth and its neighbourhood, thence to go inland in search of employment. In 1565, we are told, the citizens of Norwich, with Queen Elizabeth's sanction, invited four and twenty Dutchmen and six Walloons, who were master-workers in the woollen trade, to settle in their town, each with ten servants, and their families, on condition that all the wool they manufactured was of Norfolk growth and made up in Norwich or its neighbourhood, and that a proper tax was paid to the civic authorities for all. These colonists must have been, including the women and children, about a thousand in number; and a great many other Flemings observing their prosperity, followed their example and obtained leave to emigrate to Norwich in the ensuing years. They 'behaved themselves orderly, became a civil people, and were of great service to the city.' This large importation of foreigners of course occasioned some jealousy. Serious disputes arose, also, in consequence of the religious tenets and practices of the strangers, often distasteful to the natives, famous through centuries for their troublesome devotion to matters theological. But they threw new life into the commerce of Norwich, and soon made of it a far more influential city than it had ever been before.*

Good proof of this prosperity appears in the opposition shown towards it by the citizens of other commercial towns. Most jealous of all were the Londoners. In 1575 their Mayor and Corporation forbade the bringing of Norwich wares into London, without their first being taken to Blackwell Hall, there to be packed away, sold at stated times, and charged with very heavy tolls. This was an oppression never before resorted to. The citizens of Norwich therefore appealed against it, and much controversy ensued. At length, in

* Blomefield, vol. iii., pp. 85, 282–284, &c.

1578, the Privy Council ordered that 'the citizens of Norwich should continue their trade of occupying and buying and selling of their wares in the city of London, as they had been accustomed, without any exaction or innovation to be offered by them of London, until they of London should show more sufficient cause before their lordships for the contrary.' That was not attempted, and the Norwich dealers traded in London as they chose for sixty years. In 1638 the old order about the compulsory storing of their goods in Blackwell Hall was revived by the Corporation; but it was promptly cancelled by the Privy Council; and we hear nothing more of the dispute.* At that time it was reckoned that Norwich stuffs brought it no less than 100,000*l.* a-year, besides some 60,000*l.* derived from the manufacture of stockings alone.†

The history of Newcastle-upon-Tyne shows a more even course of prosperity. It is said to have been founded by William Rufus, on the site of the ancient village of Monkcester.

> 'He builded the New Castle upon Tyne,
> The Scottes to gainstand; and to defend
> And dwell therein the people to incline,
> The town to build and wall, as did append,
> He gave them ground and gold full great to spend,
> To build it well and wall it all about,
> And franchised them to pay a free rent out.'‡

Excellently placed for trade between England and Scotland, as well as between both countries and the opposite continent, it quickly grew into importance. It was a famous nursery of seamen in the middle ages; and no less famous as a resort of merchants and tradesmen of all classes. A new charter, with fresh privileges, was accorded to it by nearly every English king. That of Henry the Third, dated 1234, makes

* Blomefield, vol. iii., p. 305.

† *Ibid.*, vol. iii., p. 85.

‡ Hardynge's *Chronicle*, cited by Mackenzie, *Descriptive and Historical Account of Newcastle upon Tyne* (Newcastle, 1827), p. 105.

first mention of one of the chief elements of its commercial greatness. To its townsmen, 'upon their supplication,' license is given 'to dig coals and stones in the common soil without the walls, called the Castle Moor, and to convert them to their own profit, in aid of their fee-farm rate of 100*l.* per annum.'* In Edward the First's reign, great resistance was made to the use of Newcastle coal, one man being even hanged for burning it within the walls of London.† But in 1357, Edward the Third, more enlightened, granted to its people the entire possession of the Castle Moor, and the Castle Field adjoining, 'for the purposes of there digging of coals, stone, and slate;'‡ and soon after that the conveyance of coal to London and elsewhere became an important branch of the English coasting-trade.

Newcastle had many notable merchants at this and every later time, the most notable of all being Roger Thornton. According to the old tradition,

> 'At the West Gate came Thornton in,
> With a hap and a halfpenny and a lambskin.'

In due time he rose to be 'the richest merchant that ever was dwelling in Newcastle.' He is said to have built the old Exchange on the south side of Sandhill, as well as the strong West Gate, yet standing, in lieu of the rude entrance that first admitted him to fortune, and many other ornaments of the ancient town. He was Mayor in 1400, 1416, and 1426; and as Member of Parliament, in 1399, 1411, and 1416, he must have been often in London during the time of Whittington's greatest fame. He died in 1429, six years after Whittington.§

Many fresh privileges—partly due, no doubt, to Thornton's influence,—were conferred on Newcastle by Henry the Fourth and Henry the Fifth; and in spite of the civil wars,

* Anderson, vol. i., p. 206.
† Smiles, *Lives of the Engineers* (London, 1861), vol. i., p. 291.
‡ Anderson, vol. i., p. 340.
§ Mackenzie, pp. 109, 110, 215.

from which, indeed, it was pretty well shut out by its position, the town flourished all through the fifteenth century. In 1510 we find Henry the Eighth, on the petition of the burgesses, occasioned by many disputes then prevalent, ordering that none of the minor crafts should be admitted into the crafts of mercers, drapers, or spicers, without first renouncing their other avocations, and paying suitable fines on their admission.

These three trades, or mysteries, had been, from the year 1215, when they were incorporated by King John, separated from other mysteries and united in one Company of Merchant Adventurers. By John's charter, its members were exempted from pleading anywhere outside of the city walls, and relieved from all duties of toll, portage, pontage, and passage, usually levied throughout the king's dominions. They were, like the merchants of Hull, great dealers in wool and wine all through the times of the Plantagenets, by most of whom fresh liberties were accorded to them; others again being conferred by Henry the Seventh, in 1504; by Henry the Eighth in 1510 and 1517, and by Edward the Sixth in 1546. Under the Tudors, their chief business was in exporting to the continent and to other parts of England 'canvas, sheepskins, lambsfels, lead, grindstones, coals, and rough-tanned leather.' Their members had the privilege of joining the Company of Merchant Adventurers of England, and the other great trading associations, whose head-quarters were in London.*

* Mackenzie, pp. 607, 664, 665; by whom are cited many curious extracts from their records and regulations. In 1546, on the strength of Edward the Sixth's new charter, they carefully reformed their body, adopting, among much else, new and stringent rules about apprenticeship. Their apprentices had to serve ten years, instead of the usual seven. During that time they were not allowed "to dance, dice, card, or mum, or use any gitterns; to wear any cut hose, cut shoes, or pounced jerkins, or any beards; to wear any other hose than slops of coarse cloth, whereof the yard doth not exceed 12*s.*; their shoes and coats to be of coarse cloth and housewife's making," and so forth. "What dicing, carding, and mumming!" exclaimed the framers of these rules, in terror at the luxurious and pleasure-loving tastes of the age, "what tippling, dancing, and embracing of harlots! what

Besides this Association of Merchant Adventurers, Newcastle had nine other incorporated Companies. The mystery of the Skinners and Glovers had been founded in 1437, with Thornton's son for one of its first and leading members. The Bakers and Brewers, a very old society, having a monopoly of that calling along the whole length of the Tyne, had been incorporated in 1446. And the Butchers and Tailors, the Cordwainers, Saddlers, and Tanners, the Smiths and the Fullers and Dyers had each their separate Company. Besides all these, and with a lower standing in the corporation, there were fifteen bye-trades and ten unchartered companies. Chief of the bye-trades was that of the Masters and Mariners of Trinity House, incorporated 1492, and greatly favoured by Henry the Eighth and Elizabeth as an excellent school for seamen. Among the other bye-trades were the Weavers, the Barber-surgeons and Chandlers, the Shipwrights, the Coopers, the House-carpenters, the Masons, the Joiners, the Millers, the Felt-makers, Curriers and Armourers, the Colliers and Paviours, the Slaters, and the Plumbers and Glaziers. The inferior Companies included Goldsmiths, Bricklayers and Plasterers, Rope-makers, Sail-makers, Upholsterers, Stationers, Meters, Porters, Scriveners and Hoastmen,—the last-named being employed in loading and disposing of the coals dug up in the neighbourhood and shipped to all parts of Europe. They, indeed, were the most numerous and the most influential of all the makers of Newcastle greatness in the sixteenth and seventeenth centuries. "Many thousand people are engaged in this trade of coals," said one, writing in the time of the Commonwealth; "many live by working of them in the pits, and many live by conveying them in waggons and wains to the river Tyne."*

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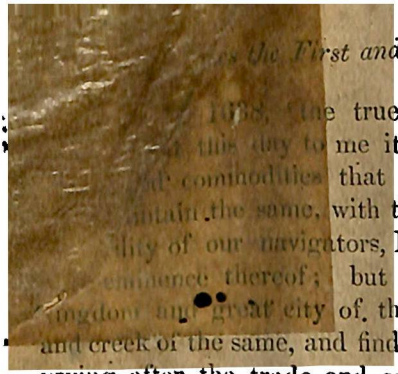
guarded [? braided], jagged hose, lined with silk, and cut shoes! what use of gitterns by night! what wearing of beards! what daggers is by them worn cross-over and thwart their backs, that these their doings are more comely and decent for raging ruffians than seemly for honest apprentices!"

* *Chorographia; or a Survey of Newcastle-upon-Tyne* (Newcastle, 1649).

As in Newcastle, so all over England, especially under Stuart dominion, monopolies and restrictive companies of all sorts abounded. Each town had its own little set of guilds and trading associations, wholly independent, or more or less nearly related to the larger societies of merchants and tradesmen that assembled in London. "I confess I did ever think," wrote Francis Bacon, in a letter to James the First, "that trading in companies is most agreeable to the English nature, which wanteth that same general view of a republic which runneth in the Dutch, and serves them instead of a company."* And doubtless it was so. But the spirit that prompted men, as soon as they had formed themselves into any sort of a company, or when they found that their own town, or nest of towns, had especial facilities for conducting their particular sorts of business, to aim at securing for their companies, or their towns, a monopoly of those pursuits, brought great mischief to society when carried to excess, as it was under James the First and his successor. Over and over again complaints were made thereof in Parliament, and over and over again these early Stuarts acknowledged the evil, and avowed their intention of repressing it. But the granting of monopolies to societies and individuals afforded too many opportunities of favouritism and extortion for it to be willingly abandoned. Licence-granting and patent-selling increased every year, till they came to be a scandal and a mischief which could only be removed by the removal of the Stuarts themselves.

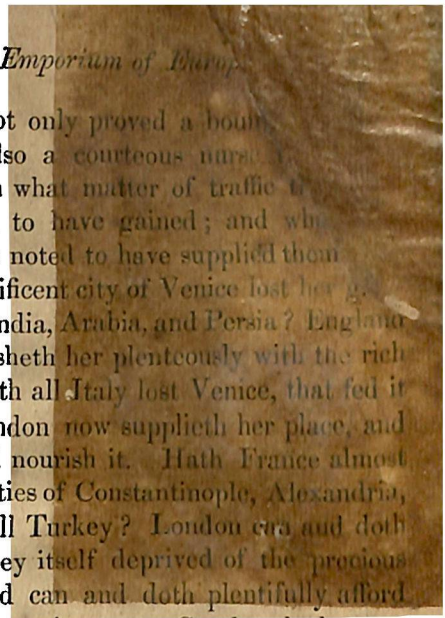
Yet trade, foreign trade especially, advanced even during the reign, real and nominal, of luckless Charles the First, and in spite of the turmoils incident thereto. In some respects it was benefited by those troubles, as thereby the energy that ought to have found expression in domestic commerce and manufacture was forced into other channels. 'When I consider,' writes Lewis Roberts, an intelligent but wordy Welshman, in his *Merchants' Map of Commerce*,

* Cited by CRAIK, vol. ii., p. 47.



true dimensions of our English this day to me it appears to be, together with commodities that this island affords to preserve maintain the same, with the industry of the natives and ility of our navigators, I justly admire both the height eminence thereof; but when again, I survey every kingdom and great city of the world, and every petty port and creek of the same, and find in each of these some English prying after the trade and commerce thereof, then again, I am easily brought to imagine either that this great traffic of England is at its full perfection, or that it aims higher than can hitherto by any weak sight be either seen or discerned. I must confess England breeds in its own womb the principal supporters of its present splendour, and nourisheth with its own milk the commodities that give both lustre and life to the continuance of this trade, which I pray may neither ever decay nor yet have the least diminution. But,' he adds, in a spirit of timidity that is amusing when we compare the commerce of to-day with that of two hundred years ago, 'England being naturally seated in a northern corner of the world, and herein bending under the weight of too ponderous a burthen, cannot possibly always and for ever find a vent for all those commodities that are seen to be daily exported and brought within the compass of so narrow a circuit, unless there can be, by the policy and government of the State, a mean found out to make this island the common emporium and staple of all Europe.'

The emporium of a good deal more than all Europe this island has become, in consequence of the enterprise that so astonished Master Roberts. 'The staple commodities of England,' he goes on to say, 'are cloths, lead, tin, some new late draperies, and other English real and royal'—that is, patented—'commodities. Shipped hence, in former times, they yielded by their returns from foreign parts all those necessities and wants we desired or stood in need of. But the late great traffic of this island hath



been such, that it hath not only proved a boun[illegible] to the inhabitants, but also a courteous nurse [illegible] joining neighbours; for in what matter of traffic [illegible] lost, we have been found to have gained; and wh[illegible] have wanted, we have been noted to have supplied them. Hath the proud and magnificent city of Venice lost her g[illegible] traffic and commerce with India, Arabia, and Persia? England hath got it, and now furnisheth her plenteously with the rich commodities thereof. Hath all Italy lost Venice, that fed it with those dainties? London now supplieth her place, and is found both to clothe and nourish it. Hath France almost lost the excellent commodities of Constantinople, Alexandria, Aleppo, and generally of all Turkey? London can and doth furnish it. Nay, is Turkey itself deprived of the precious spices of India? England can and doth plentifully afford them. Will you view Muscovia, survey Sweden, look upon Denmark, peruse the East Country, and those other colder regions? There you shall find the English to have been: the inhabitants, from the prince to the peasant, wear English woollen livery, feed in English pewter, sauced with English Indian spices, and send to their enemies sad English leaden messengers of death. Will you behold the Netherlands, whose eyes and hearts envy England's traffic? Yet they must perforce confess that, for all their great boasts, they are indebted to London for most of their Syrian commodities, besides what other wares else they have of English growth. Will you see France, and travel from Marselia to Calais? Though they stand least in need of us, yet they cannot last long without our commodities. And for Spain, if you pry therein from the prince's palace to the poor man's cottage, he will vow to God there is no clothing comparable to the English baize, nor pheasant excelling a seasonable English red-herring!'*

* Roberts, *The Merchant's Map of Commerce* (London, 1700), p. 308.

CHAPTER VI.

THE THORNES OF BRISTOL.

[1480—1546.]

Bristol under the early Tudors was in shape a sort of irregular circle, with the four principal streets—High Street, Broad Street, Wynch Street, and Corn Street,—meeting at right angles in the centre, where once a stately High Cross had been placed; while four venerable churches—Saint Leonard's, Saint Lawrence's, Saint Ewen's, and Saint Andrew's,—occupied the four corners formed by the junction of the four streets. The lower and elongated portion of the circle was intersected by the Avon, and the whole was enclosed by a stout wall, not yet quite removed. The enclosure comprised a number of narrow streets, crowded with houses of all heights and sizes irregularly squeezed together, and thickly interspersed with churches, crosses, and fountains. All round the wall, forming its inner margin, were the conventual establishments,—the Austin Friars round about Saint Augustine's Church; the Bonhommes on the site of Saint Mark's, with their apple-gardens near Orchard Street, and their pigeon-house, 'columbarium,' or 'culver,' by Culver Street; the Bartholomews, the Franciscans, the nuns of Saint Mary Magdalene, where Maudlin Lane now stands, and many others. The commercial city was in the midst of this religious circle, with the meeting-houses of the various guilds and crafts nearest of all to the central High Cross

and the members of those guilds and crafts each in its little district; the weavers, for instance, in Tucker Street and Rackhay; the knifesmiths near the site of Christmas Street; the cooks by the church of All Saints; and the butchers in their shambles opposite Saint Nicholas Church and adjoining the northern shore of the Avon.* At some distance to the west, away from both the monasteries and the haunts of business, was the stately Castle, long since destroyed; and on the other side of the river was the then out-of-the-way suburb of Redcliffe, famous as the residence of William Canynge, and the monks whom he especially favoured. On the water, by the quaint old bridge that led to it, with a row of houses on either side, were always to be seen a crowd of galleys, cogs, and carracks, representatives of the richest and most enterprising commerce of those times.

Rich and enterprising, most assuredly, were the merchants who crowded the streets of this thrifty and prayerful old town of Bristol. William Canynge, abandoning commerce and going to end his days in a monastery in 1475, left a crowd of busy friends and followers to enter upon a work far more perilous and far more advantageous to the world than any he could have dreamt of. We have already noticed a contemporary statement concerning two vessels despatched by John Jay, in 1480, in quest of 'the Island of Brazil,' when 'the ships sailed about the sea during nine months, but did not find the island.' That report may be mythical; but it is certain that from very near that time the old Bristol merchants were thinking and talking of a new world of trade on

* 'At that day, as soon as you passed through the gates, you found yourself in a monastic suburb, which embraced the city with a sumptuous girdle of religious houses—a suburb which was, in fact, a second city, a city of monks, as its inner zone was a city of merchants, and where you heard, in exchange for clamourous wharves, the more protracted hum of devotional exercises.'—Lucas, *Sæcularia* (London, 1862), p. 97. A very graphic and interesting sketch of old Bristol, to which I am indebted, fill pp. 88-108 of Mr. Lucas's volume.

side of the Atlantic, and doing what they could actually going forth in search of it. 'For the last seven years,' says a Spanish ambassador in London, writing to the sovereigns Ferdinand and Isabella in July, 1498, 'the people of Bristol have sent out every year two, three, or four light ships in search of the island of Brazil and the seven cities.'* The statement, if true—and though hard to believe, it is harder to dispute, coming as it does from a man who certainly could have no interest in exaggerating the naval skill and maritime enterprise of England, and who would be far more likely to say too little than too much—shows that our Bristol merchants were sailing out into the Atlantic at least two years before Columbus made his first voyage of discovery.

And we know, beyond dispute, that the men of Bristol, led by John Cabot, had landed on the American continent before either Columbus or Americo Vespuccio had done more than visit and explore the islands of the West Indies. John Cabot, a Venetian by birth, but a Bristol merchant by choice and long residence, procured from King Henry the Seventh, on the 5th of March, 1496, for himself and his three sons Sebastian, Ludovico, and Sanzio, letters patent for the discovery of new lands. With the help of his fellow-traders, he thereupon proceeded to fit out a couple of strong vessels, manned by three hundred sailors, and thus equipped he sailed out of Bristol in May, 1497.† After traversing some seven hundred leagues, he sighted land, from his good ship the *Matthew*, on the 24th of June.‡ This land, which was the coast of Labrador, for a long time known as Newfoundland, he supposed to be Cathay, 'the territory of the Great Khan.' "He coasted for three hundred leagues and then landed," as we read in a trustworthy letter written by a

* Bergenroth, *Calendar of Letters, Despatches, and State Papers, relating to the Negotiations between England and Spain; preserved in the Archives at Simancas and elsewhere* (London, 1862), vol. i., p. 177.

† Biddle, *Memoir of Sebastian Cabot* (London, 1831), p. 72.

‡ Barrett, *History of Bristol* (Bristol, 1789), p. 172.

Venetian merchant within a fortnight of his return saw no human being whatsoever, but he has brought to the King certain snares, which had been set to catch and a needle for making nets. He also found some in trees; wherefore he supposed there were inhabitants, and returned to the ship in alarm. The King has promised, adds the Venetian, "that in the spring he shall have ten ships, armed according to his own fancy, and at his request he has conceded him all the prisoners, except such as are confined for high treason, to man them with. He has also given him money wherewith to amuse himself till then," and he is now at Bristol with his wife, who is a Venetian woman, and with his sons. His name is John Cabot, and they call him the great admiral. Vast honour is paid him, and he dresses in silk. These English run after him like mad people, so that he can enlist as many of them as he pleases, and a number of our own rogues besides."†

Honest people, as well as rogues, went on the next expedition to the North American shores; but John Cabot was not of the number. It is likely that he died soon after his return. At any rate we hear nothing more of him; and Henry's next patent, dated the 3rd of February, 1498, was made out in favour of Sebastian Cabot alone. 'This year,' says the chronicler, 'Sebastian Cabot caused the King to man and victual a ship at Bristol to reach an island which he knew to be replenished with rich commodities. In the ship divers merchants of London adventured small stocks, and in the company of this ship sailed also out of Bristol three or four small ships, fraught with slight and gross wares, as coarse cloth, caps, laces, points and such other.'‡ The

* On the 10th of August, 1497, Henry granted 'to him that found the new isle, 10*l*.'—Biddle, p. 80.

† Rawdon Brown, *Notices concerning John Cabot and his son Sebastian*, included in the *Bibliographical and Historical Miscellanies* of the Philobiblion Society (London, 1854–6), pp. 7, 8.

‡ Fabian's *Chronicle*, cited by Hakluyt, *Divers Voyages touching the Discoverie of America* (London, 1582).

[illegible] Bristol in May, 1498, sailed towards [illegible] and thereabouts made some search for a north-[illegible] passage to India, the first of a series of expeditions [illegible] for three centuries and a half, and, failing in that, [illegible] coast southward to explore the North American coast, as [illegible] Chesapeke Bay.* It was an expedition very helpful to geographical science. But Cathay was not reached, and there was no market found for the 'slight and gross wares' sent out for sale. Therefore Henry the Seventh and his subjects looked upon it with some dissatisfaction; and when Cabot made fresh proposals for 'discovering new countries' we are told, he 'had no great or favourable entertainment of the King.' So in 1499, 'with no extraordinary preparation, he set forth from Bristol, and made great discoveries.'† That is all we know of this expedition, unless we identify Sebastian Cabot with the Englishman whom the Spanish adventurer, Alonzo de Ojeda, found in the neighbourhood of Coquibacoa, when starting on the first of the brilliant expeditions that issued in the search for El Dorado and the conquests of Mexico and Peru.‡

But other attempts were made to bring profit out of the elder Cabot's discovery. On the 19th of March, 1501, license was given by King Henry to three Bristol merchants, Richard Warde, Thomas Ashehurst, and John Thomas, together with three Portuguese, at their own expense to explore all the islands, countries, regions, and provinces in the eastern, western, northern, or southern seas, not already known to Christians, with exclusive right of trading thither for ten years, on condition that in every place discovered by them they set up the royal banner and subdued its natives in name of the King of England.§ That that expedition was successful may be inferred from an entry in the King's

* Asher, *Henry Hudson the Navigator* (London, 1860), p. lxxii.
† Contemporary MS. cited by Seyer, vol. ii., p. 208.
‡ Biddle, p. 92.
§ *Ibid.*, pp. 226, 227, 312.

account-book, showing that, on the 7th of January [illegible] was given to 'the merchants of Bristol that have [illegible] New-found-land.'* In December of the same year, [illegible] another patent was granted, extending the trading monop[oly] from ten to forty years, and conferring it upon only three of its former holders, two Portuguese merchants and Thomas Ashehurst, with whom was associated a Hugh Eliot.† These merchants, and others in their society, seem to have gone every year to the shores of North America, where, it has been suggested,‡ Sebastian Cabot was residing and governing a little colony for some time. On the 17th of November, 1503, 1*l.* was paid on Henry the Seventh's account, 'to one that brought hawks from the new-found-island.' On the 8th of April following 2*l.* were given 'to a priest going to the new island;' and in August, 1505, we find, 'wild cats and popinjays of the new-found-island,' were conveyed to the Court at Richmond at a cost of 13*s.* 4*d.*§

But no national effort to appropriate their new possessions, after the fashion of the Spaniards and the Portuguese in more southern parts, was shown by the English. After a few years Newfoundland or Labrador was almost forgotten. On the death of Henry the Seventh Sebastian Cabot went to live in Spain, there to be employed as map maker and adviser on all maritime affairs, until the accession of Charles the First, when the jealousies of the Spanish voyagers and councillors induced him to return to England. That was in 1516. In 1517, it seems, Henry the Eighth, 'furnished and set forth certain ships under the governance of Sebastian Cabot and Sir Thomas Spert, whose faint heart was the cause that that voyage took none effect.'‖ It certainly had not the effect desired by its most adventurous promoters, of 'going in the back side of the new-found-land, until they came to the back side and south seas of the Indies Occidental, and so,

* Biddle., p. 230.
† Rymer, vol. xiii., p. 37.
‡ Biddle, p. 98.
§ *Ibid.*, p. 234.
‖ Eden, *Treatyse of the Newe India* (London, 1553) Dedication.

their voyage, to return through the straits of [illegible] but it issued in the *discovery of what were* [illegible] known as Davis's and Hudson's Straits, and in the [illegible]oration of a great part of the coast line of Labrador.†

In that, or in some previous voyage, perhaps in all the early expeditions of the Cabots and their Bristol friends, old Robert Thorne was an important sharer. "My father," said his son and namesake, "with another merchant of Bristol, named Hugh Eliot,"—the same who was included in the monopoly of 1502,—"were the discoverers of the new-found-lands;"‡ but of their movements we have no more precise information. Thorne, born between 1460 and 1470, was about thirty years of age at the time of John Cabot's memorable voyage in 1497. It is very probable that he was one of the Bristol men who took part in it.

The Thornes had been famous merchants, voyagers, and sharers in all sorts of enterprises helpful to the progress of society for many generations before his time. Claiming descent from Huldrich the Torn, uncle of Rollo, Duke of Normandy, and holding office as standard-bearers of the Norman house down to the time of William the Conqueror's coming to England, they formed the several branches of Toenis, Tains, Thanies, Thorneys and the like, shown by Domesday Book to have been planted among us before the close of the eleventh century, and were influential people all though the middle ages. They throve in Essex, Herts, and Lincolnshire, in the far northern, and the far western counties of England, as monks and merchants, courtiers and warriors.§ They joined in the Crusades, and shared

* Robert Thorne, the younger, in HAKLUYT, *Voyages* (London, 1599), vol. i., p. 219.

† ASHER, p. lxxiii.

‡ HAKLUYT, *Voyages*, vol. i., p. 219.

§ A very full account of the Thornes and all their kinships, known and probable, from the earliest down to the present time, has been prepared by Dr. William Thorn of London, to whom I am much indebted for the opportunity of using his MS. in my notice of the family.

largely in the increased advantages to commerce the Crusades occasioned. The Mamectus Spina, 'of the ... of English merchants at Florence,' upon whom Pope ... cent the Fourth conferred special privileges in a bull d... 1249,* and who in 1257 lent money to Pope Alexande... the Fourth,† and the Roger Spina whom in 1290 a bull of Boniface the Eighth styled 'merchant of the Papal Chamber,' ‡ were only English Thornes who followed the fashion of those days, and, when dealing with foreigners, translated their name into Latin. Our Robert Thorne's grandfather was a Robert Thorn, of Saint Albans, appointed in 1417, along with other 'discreet men' to inquire into the penury and poverty then existing, and to see how best they were to be removed.§ He is supposed to have been a clothier and cloth merchant. Those at any rate were the callings of several of his grandchildren. One of them, James, founded a business in Colchester, that was carried on through many generations. Another grandson was a clothier of Reading, one of the fifteen Thornes who were Mayors of the town and for two centuries or more contributed greatly to its commercial well being. Then there was John Thorn, Abbot of Reading from 1486 to 1519, and almost absolute ruler of its social and political, as well as its religious concerns. He it was whom Henry the Eighth visited in disguise on the famous occasion of his knighting a sirloin of beef. Of the

* Rymer, (ed. 1816), vol. i., p. 271. † *Ibid.*, vol. i., p. 365.

‡ *Ibid.*, vol. i., p. 905.

§ Rymer, vol. ix., p. 500. The following is from the *Harleian MSS.* (1041 and 4031), pointed out to me by Dr. Thorn:—

Robert Thorn, of Saint Albans.

Thomas Thorn.

James Thorn, clothier of Colchester. | John Thorn, Abbot of Reading. | Robert Thorne, merchant of Bristol. | *William Thorn*, clothier of Reading.

Robert Thorne, of Bristol and London, 1492-1532. = Bridget, dau. of—Mill, of Hampton. | Nicholas Thorne, of Bristol, 1496-1546. = Mary, dau. of Roger Wigston, of Wolston, Warwickshire (second wife). | *John Thorne*, Sheriff of Bristol, 1527, d. *s. p.* 1547.

himself partook so heartily that the Abbot "I would give one hundred pounds on the could feed so heartily on beef as you do!' Alas, my and queazie stomach will hardly digest the wing of a small rabbit or chicken." Soon after the Abbot was summoned to London, ordered without explanation to the Tower, and there fed for a few days on bread and water. 'At last, a sirloin of beef was set before him, on which the Abbot so fed as to verify the proverb that 'two hungry meals make the third a glutton. In springs King Henry out of a private lobby, where he had placed himself the invisible spectator of the Abbot's behaviour. "My Lord," quoth the King, "presently deposit your hundred pounds, or else no going hence all the days of your life. I have been your physician to cure you of your queazie stomach, and here, as I deserve, I demand my fee for the same." '*

Robert Thorne the elder, of Bristol, was this merry Abbot's brother. Like so many others of his family, he seems to have been a clothier and exporter of cloth by trade. He was also an extensive dealer in white soap, at that time, after woollen cloths, almost the principal article of manufacture in Bristol. For some time, he resided at Seville, and there, we are told, he was knighted by King Ferdinand of Spain.† In 1510, he was appointed, with fourteen others, to hold in commission the office of Admiral of England in Bristol,‡ and in 1515, he served as Mayor.§ In 1523, he was sent up to London as member for Bristol in the Parliament assembled in April of that year.‖ Soon after that, at at any rate before the autumn of 1526, he ended a life that must have been full of notable incidents, although of none of them are any details left on record.¶ Nor do we know

* Fuller, *Ecclesiastical History.* † Barrett, p. 650.

‡ Brewer, *Letters and Papers of the Reign of Henry VIII.*, vol. i., p. 157.

§ Pryce, *Popular History of Bristol* (Bristol, 1861), p. 482.

‖ *Archives of Bristol*, p. 155, extracted by Dr. Thorn.

¶ He was buried in Temple Church, London, where an epitaph was placed in token of his worth. It is copied by Barrett, p. 650.

much about the two sons who inherited his wo[rk] wealth.

Of these sons, Robert was born in 1492;* Nich[olas] 1496.† "I see it matters not," said Fuller of the el[der] "what the name be, so the nature be good. I confess thorns came in by man's curse, and our Saviour saith, 'Do not gather grapes of thorns.' But this our thorn (God send us many copies of them) was a blessing to our nation, and wine and oil may be said freely to flow from him."‡ A merchant of Bristol, he was also a member of the Merchant Taylors' Guild in London, and for many years a resident in Seville.

In Seville his commercial enterprises were very extensive. One of them gives curious evidence of his interest in the voyages of discovery upon which Spaniards, at any rate, were not slow in embarking. Sebastian Cabot, having left England after his unsuccessful expedition of 1517, had gone first to Spain,§ thence to Venice, when he had done his utmost without avail to induce the government to take part in the work of American discovery,‖ and finally to Spain again, where at last he had obtained appointment to the command of a fresh undertaking. In 1526, he left Seville, with three ships and a caravel, to be absent five years, the interval being spent in the discovery of the river La Plata and the exploration of the adjoining districts.¶ With him went the agents of various merchants whose ventures, it was estimated, amounted in all to about 10,000 ducats. To that sum Robert Thorne, the younger, and his partner in Seville contributed 1400 ducats, "principally," said the merchant, "for that two English friends of mine, which are somewhat learned in cosmography should go in the same

* Stow, *Survey*, book ii., p. 123.
† Pryce, p. 252.
‡ Fuller, *Worthies* (London, 1662), Somersetshire, p. 36.
§ Biddle, p. 121.
‖ Rawdon Brown, p. 10.
¶ Biddle, pp. 131–168.

...ing me certain relation of the country and to be ... the navigation of those seas."*

... before their return, the merchant gave other proof of his ... intense zeal in maritime affairs. Doctor Lee, Henry the ... Eighth's ambassador at the court of Charles the First, having written to him for information about Cabot's expedition, he took the opportunity of replying in a long and very notable letter, describing and criticising the several efforts made by the several nations of Europe towards the discovery and colonization of America and both the Indies, and strongly urging a revival of English interest in the subject. "It appeareth plainly," he said, "that the new-found-land that we discovered is all a mainland with the Indies Occidental, from whence the Emperor hath all the gold and pearls." Then he proceeded to detail, and urge the expediency of a plan for sailing due north from England and so getting to China and Cathay, with the option of returning the same way, or round through the straits of Magellan. "God knoweth," he added, "that though by it I should have no great interest, yet I have had and still have no little mind of this business. So that, if I had faculty to my will, it should be the first thing that I would undertake, even to attempt if our seas northward be navigable to the Pole or no. I reason that, as some sicknesses are hereditarious and come from the father to the son, so this inclination or desire of this discovery I inherited of my father."†

Soon after the writing of that treatise, Thorne returned to England, in the company of Doctor Lee, who seems to have heartily approved of his project; and early in 1527 we find him writing to the same effect to King Henry himself. "It is my bounden duty," he said with a sharp touch of satire, "to reveal this secret to your Grace, which hitherto, I suppose, hath been hid; which is, that with a small number of ships there may be discovered divers new lands and kingdoms, in the which, without doubt, your Grace shall win perpetual glory and your subjects infinite

* Hakluyt, *Voyages*, vol. i., p. 215. † *Ibid.*, pp. 214–219.

profit." The southern, the eastern, and the west[ern] of the world had already been taken possession of; north yet had to be explored. "The which," Thorne continued, "it seemeth to me, is only your charge and duty, because the situation of this your realm is thereunto nearest and aptest of all other; and also for that you have already taken it in hand." Then he referred to the fruitless voyages of Sébastian Cabot and Sir Thomas Spert, and urged that the better knowledge, both of the parts to be traversed and of seamenship, and all accessories thereto, made success almost certain. "Surely the cost herein will be nothing at all, where so great honour and glory is hoped for. It is very clear and evident that the seas that commonly men say that, without very great danger, difficulty and peril, it is impossible to pass, those same seas be navigable, and without any such danger but that ships may pass, and have in them perpetual clearness of the day, without any darkness of the night; which thing is a great commodity for the navigants, to see at all times round about them, as well the safeguards as the dangers." That fancy of a perpetual daylight in the neighbourhood of the North Pole, was the quaintest of all the arguments adduced by Robert Thorne for the prosecution of his project. There would be ice and coldness, it was true, in those quarters; but, he urged, those obstacles would soon be overpassed, and then the voyagers would have open sea and temperate climate, for all the rest of their way. "Which considered, it will seem your Grace's subjects to be without activity or courage, in leaving to do this glorious and noble enterprise," by which, "without doubt, they shall find the richest lands and islands in the world, of gold, precious stones, balms, spices, and other things that we here most esteem."*

Those arguments took prompt effect. On the 20th of May, 1527, 'King Henry the Eighth sent two fair ships well manned and victualed, having in them divers cunning men,

* Hakluyt, vol. i., pp. 212-214.

range regions." These ships, the *Mary of Guild-*, the *Sampson* having gone from London to Plymouth ually equipped, set sail on the 10th of June and pro- ded due north, as Thorne had urged. But on the 1st of uly a violent storm arose, which destroyed the *Sampson* and all her mariners. The men of the *Mary* sailed a little further, but, seeing nothing of the promised wealth of Cathay, they soon lost heart.* "We found many great islands of ice, and deep water," wrote one of the number, in pathetic language, to Cardinal Wolsey; "but we found no sounding, and then we durst not go no further to the northward for fear of more ice." They next turned aside to enter and explore "a good harbour and many small islands and a great fresh river going up far into the mainland; and the mainland was all wilderness and mountains and woods and no natural ground, but all moss, and no habitation nor no people in these parts; and in the woods we found footing of divers great beasts, but we saw none, not in ten leagues." Therefore they determined to go no further, and, changing their course, sailed round to Saint John's Bay, in Newfoundland.†

That was the end of the first voyage, the only one undertaken during Henry the Eighth's reign, in furtherance of Robert Thorne's plan for reaching Cathay. It was revived in later years, and Thorne's treatise contributed more than anything else, save Sebastian Cabot's report of his father's and his own discoveries, to quicken the zeal of Englishmen in traversing and seeking to traverse the Arctic Seas.

Having written, however, and having seen the failure of its first result, the merchant seems to have abandoned the enterprise and turned to other work. A successful merchant, he amassed much wealth, which he spent in wise and charitable ways. "I have observed some at the church door," says his old panegyrist, "cast in sixpence with such ostentation that

* Hakluyt, vol. iii., p. 129.

† Purchas, *His Pilgrimes* (London, 1625-6), vol. iii., p. 809.

it rebounded from the bottom and rung against bot[illegible] of the basin, so that the same piece of silver was the [illegible] the giver's trumpet, whilst others have dropped down [illegible] five shillings without any noise. Our Thorne was of [illegible] second sort, doing his charity effectually, but with a possible privacy."* In his life-time, we are told, he spent upon his own kindred, 'besides debts forgiven,' a sum of 6,142*l.*† and by his will he left 4,445*l.* to be bestowed in charitable purposes.‡ Of this amount a large portion was set apart for the rebuilding of Walthamstow Church, supposed to have been originally set up by his ancestors, in the eleventh century; and a smaller sum was to be expended in founding a scholarship at the Merchant Tailors' School in London.§ More memorable was a bequest of 300*l.* to be spent in buying land for the establishment of a Grammar School at Bristol;‖ and in many other ways Robert Thorne left money to bear good fruit when he was gone. A sum of 380*l.*, for instance, was to be applied in buying corn and wood when they were cheap and selling them at cost price, when they were dear, to the poor of Bristol; and with 500*l.* was to be formed a fund for lending small amounts, interest free, to needy and deserving clothiers of the town.¶

In that charitable temper the good merchant died in 1532, when he was only forty years of age. He was buried in Saint Christopher's Church, London, long since pulled down and replaced by the Bank of England.**

His brother Nicholas was his successor in good works. He took part in the endowment of the Grammar School, which, begun by Robert's executors in 1535, was completed before the

* Fuller, *Worthies*, Somersetshire, p. 36. † *Ibid.*

‡ Stow, *Survey*, book ii., p. 123.

§ Dr. Thorn's MS. On a window of Walthamstow Church, lately removed, were these words; "Christen people, praye for the soule of Robert Thorn, citizen of London, with whose goodys thys syde of thys churche was newe edyfyd and fynyshed in the Yeare of Our Lord, 1535."

‖ Tanner, *Notitia Monastica.*

¶ Barrett, p. 613.

** Stow, vol. ii., p. 123.

close of the following year. He also, though himself, it would seem, residing nearly always in Bristol, was a sharer in the trading enterprises to the New World, that led in due time to the foundation of our great colonial empire. In 1526, as appears from an old account-book of his keeping, Nicholas Thorne, then just thirty years of age, was 'a principal merchant of Bristol,' and one memorable extract shows that, before that year, 'one Thomas Tison, an Englishman, had found the way to the West Indies and resided there, and to him the said Master Nicholas Thorne sent armour and other commodities; whereby it is probable that some of our merchants had a kind of trade to the West Indies even in those ancient times and before also.'* In those days, however, all English trade with the Spanish West Indies was contraband, and the enterprise of Thorne and Tison does not appear to have had many followers for some time to come.

Nicholas Thorne was Sheriff of Bristol in 1528, a John, who was doubtless the third son of old Robert Thorne, being associated with him in the office, and from that time at any rate he was an influential man in all local business. When Henry the Eighth, proceeding through Somersetshire, went, on the 18th of August, 1534, to spend ten days at Thornbury, we are told how Master Thorne and some others visited him on the 20th of the month, and, 'in the name of the Mayor and commonalty of Bristol, presented to the King ten fat oxen and forty sheep towards his hospitality.' To Queen Anne Boleyn at the same time was given 'one cup with a cover of silver gilded, weighing twenty-eight ounces, with a hundred marks of gold, as a gift from her Majesty's town and chamber of Bristol.' A few days later, it is further recorded, King Henry 'came disguised to Bristol, with certain gentlemen, to Master Thorne's house, and secretly viewed the city, which Master Thorne showed him; and he said to Master

* Hakluyt, *Voyages*, vol. iii., p. 500.

Thorne, "This is now but the town of Bristol, but I will make it the city of Bristol," which he afterwards did by erecting it into a Bishop's see.' At the merchant's intercession, however, the King stayed the demolition of the Cathedral, on which the iconoclasts of those days were engaged. For this and other conservative measures he was roundly abused by many of his neighbours.* But, though a good Churchman, he was a friend to Bristol and a good servant of the State.

In 1537 he went to Westminster as Member of Parliament for Bristol; and in 1545 he served as Mayor, during which time it is recorded, not quite intelligibly, 'he kept his Admiralty Court at Clevedon.'† Just then Henry the Eighth was busy about his war with France. Bristol sent to his aid twelve ships, most of them, as was the fashion in those times, named after the merchants who furnished them; the three chief being the *Thorne* and the *Pratt*, each of 600 tons burthen, and the *Gournay* of 400 tons. 'I would,' exclaimed King Henry while he was inspecting the goodly ships, 'that my realm had in it many more such Thornes, Pratts, Gournays and the like.'‡

That is all we know about Nicholas Thorne. He was only fifty when he died, on the 19th of August, 1546. Following his brother's lead, he left 400*l.* to the young clothiers' fund, 25*l.* towards repairing a granary, probably the same in which Robert's cheap corn and wood were kept, and 36*l.* 13*s.* 4*d.* to be spent on the Grammar School. To the school also all his geographical and nautical instruments were bequeathed; while with 300*l.* was to be founded the library of Saint Bartholomew; 100*l.* were to be applied by the Corporation of Bristol in repairing bridges; and the interest of 63*l.* 13*s.* 4*d.* was to be disposed of in gifts to honest maids of Bristol on their marriage. Well might his

* Seyer, vol. ii., p. 214. † Pryce, pp. 253, 483.
‡ Seyer, vol. ii., p. 227.

splendid tombstone, in Saint Werburgh's, speak of him as 'a famous and upright merchant, whose words were governed 'by truth, and whose deeds were ruled by justice and by 'virtue, whom the whole community of Bristol acknowledged as a munificent father; for by his bounty they were blessed.'*

* Barrett, p. 183. For the details of Nicholas Thorne's will, I am indebted to Dr. Thorn.

CHAPTER VII.

THE GRESHAMS OF LONDON.

[1500—1579.]

THE Greshams are first found in Norfolk. John Gresham, gentleman, of Gresham,—great-grandfather of the famous Thomas Gresham*—lived in the latter part of the fourteenth century, and inherited a respectable patrimony from ancestors who seem to have given their name to the district. James Gresham, his son, was a lawyer, living chiefly in London, in attendance at the King's Bench in 1443, and apparently a clerk or secretary to Sir William Paston, the judge, whose cause in the civil war he zealously espoused between 1443 and 1471.† He became lord of the manor of East Beckham,

* John Gresham, of Gresham, gentleman, temp. Edward III. and Richard II.

James Gresham, of Holt, gentleman.

John Gresham, of Holt, esq. = Alice, daughter and heir of Alexander Blyth, of Stratton, Norfolk, esquire.

- *William Gresham*, of Holt and London, mercer, d. 1548.
- Thomas Gresham, clerk, d. 1555.
- *Sir Richard Gresham*, of London, knighted 1531, d. 21 Feb. 1549. = Audrey, dau. of William Lynne, esq. of Northamptonshire, d. 28 Dec. 1522.
- *Sir John Gresham*, of Titsey, in Surrey, and London, knighted 1537, d. 23 Oct. 1561.

Under Sir Richard Gresham:

- *Sir John Gresham*, knighted 1547, d. 1560.
- SIR THOMAS GRESHAM, knight, b. 1519, d. 21 Nov. 1579. = Anne, daughter of William Fernley, of West Creting, in Suffolk, esquire, and widow of William Read, esquire; d. 23 Nov. 1566.

Under Sir Thomas Gresham:

- Richard Gresham, b.? 1548, d. 1664.

† Several letters of his are preserved among the *Paston Letters*.

and transferred the family seat from Gresham to Holt, a a bleak and desolate spot on the northern shore of Norfolk, about four miles from the sea. It is likely that in his later years he was something of a merchant, the neighbouring towns, full of Flemish settlers and convenient for intercourse with the coast towns of Flanders, being well adapted for amateur commerce. Certain it is, at any rate, that, whereas of his son John we know nothing but that he married a rich wife, his four grandsons were brought up to trade, having London for their chief place of residence.*

These grandsons, all living in the time of Henry the Seventh and Henry the Eighth, were William, Thomas, Richard, and John. William, the eldest, is not much known to us. He was a mercer and merchant adventurer of London, and a freeman of the Mercers' Company, but he seems to have lived often at the family mansion, and also to have resided much abroad, besides making journeys in pursuit of his calling.† 'It appears,' says Hakluyt, 'out of certain ancient ledgers of Master John Gresham, that between the years 1511 and 1534 many English ships traded to the Levant,' among them 'the *Mary George*, wherein was factor William Gresham;'‡ and we find that in 1533 he was appointed governor of the English merchants resident at Antwerp.§ In 1517 he, in partnership with his brothers Richard and John, young merchants all, were reported in debt to the Crown to the extent of 3,438*l* 0*s*. 3½*d*.;‖ but in

* Ward, *Lives of the Professors of Gresham College; to which is prefixed the Life of the Founder, Sir Thomas Gresham* (London, 1740.—The author's copy in the British Museum, with MS. additions), vol. i., p. 1, and appendix, pp. 11–15. Burgon, *The Life and Times of Sir Thomas Gresham, compiled chiefly from his Correspondence preserved in H. M. State Paper Office, including Notices of many of his Contemporaries* (London, 1839), vol. i., pp. 6, 7. To these works, especially the latter, I am greatly indebted.

† Burgon, vol. i., p. 8.

‡ Hakluyt, vol. ii., p. 96.

§ Lemon, *State Papers of the Reign of Henry VIII.* (London, 1849), vol. vii., p. 491.

‖ Brewer, *Letters and Papers of the Reign of Henry VIII.*, vol. ii., p. 1483.

1544, near the end of their lives, it seems that a sum of 1,073*l.* was owing to them from Henry the Eighth.* He died and was buried in Soper Lane, now Queen Street, in 1548.†

Thomas Gresham was also a merchant trading to the chief towns of the Mediterranean; but being frightened by a ghost, as it was said, he gave up business at an early age and became a priest. 'In the days of King Henry it was generally bruited throughout England that Mr. Gresham, a merchant, setting sail from Palermo, where there dwelt one Antonio, called the Rich,‡ who at one time had two kingdoms mortgaged unto him by the King of Spain, being crossed by contrary winds, was constrained to anchor under the lee of the island of Stromboli, which place is commonly affirmed by the Roman Catholics to be the jaws of hell, and that within which the damned souls are tormented. Now about mid-day, when for certain hours it accustomedly forbeareth to flame, he ascended the mountain with eight of the sailors; and approaching as near the vent as they durst, amongst other noises they heard a voice cry aloud, "Despatch! despatch, the rich Antonio is a coming!" Terrified herewith, they descended; and anon the mountain again evaporated fire. But from so dismal a place they made all the haste that they could; when, the wind still thwarting their course, and desiring much to know more of this matter, they returned to Palermo. And forthwith inquiring of Antonio, it was told them that he was dead; and, computing the time, they did find it to agree with the very instant that the voice was heard by them. Gresham reported this at his return to the King, and the mariners being called before him, confirmed by oath the narration. In Gresham himself,' fearful that by further devotion to commerce, he would bring upon himself a like fearful end, it was said, 'it wrought so deep an impression that he gave over all traffic; distributing his goods, a part to his kinsfolk, and

* Brewer, vol. ii., p. 1483. † Burgon, vol. i., p. 9.

‡ Anthony Fugger, the most famous member of the greatest family of merchant princes ever owned by Germany.

the rest to good uses, retaining only a competency to himself, and so spent the rest of his life in solitary devotion.'* In 1515 Thomas Gresham was presented by Henry the Eighth to a living in Norwich;† at a later day he was made a prebendary of Winchester, and he died near the close of Queen Mary's reign.

'Much more important in the history of Tudor commerce were the lives of the two younger brothers, Richard and John Gresham. Both were brought up in London, as apprentices to a John Middleton, mercer, and Merchant of the Staple at Calais. Richard was made a freeman of the Mercers' Company in 1507; John in 1517. Both fared well from the beginning—the elder brother finding his interest in residing for the most part in London, and going occasionally to Antwerp and the other near trading towns on the Continent, while the younger chose a line of business that took him oftener and farther from home. As early as 1511 we find Richard Gresham advancing money to the King, and buying goods on his account.‡ In November, 1514, he and William Copeland, a fellow-merchant, of London, received 33*l.* from Henry for the hire of their ship, the *Anne of London*, trading to Prussia,§ and in 1515, they were, in their turn, hiring vessels from the Crown. In the spring of that year, the King's ship, the *Mary George*, was lent to them for a voyage 'beyond the Straits of Morocco,' and in the autumn 300*l.* were paid for the freight of the *Anne of Fowey*, employed by the same merchants on two voyages, the one to Eastland, or Prussia, the other to Bordeaux.‖ In March, 1516, Richard Gresham, acting by himself, bought for the Crown sixty-nine cables at a cost of 656*l.* 2*s.*; and in the following April we find him obtaining a license to export cloths and other English merchandize, not belonging to the

* Sandys, *Narration of a Journey begun* A.D. 1610, cited by Ward, vol. i., pp. 1, 2.

† Brewer, vol. ii., p. 86.

‡ *Ibid.*, vol. ii., p. 1453.

§ *Ibid.*, vol. i., p. 957.

‖ *Ibid.*, vol. ii., p. 1487, 1488.

staple of Calais, and to import silks and cloths of gold, woad and alum, malmsey and other wines, from any places that he chose, provided that the customs on the whole did not exceed 2,000*l.**

From the first he appears to have been intimately connected with the King and the Court. In 1516 he was appointed a gentleman-usher extraordinary in the royal household, and during the following year his name appears several times both among the debtors and creditors of the Crown.† Over and over again, up to the year of his death, he was sent to the Netherlands, as political and financial agent for Henry, in his dealings with France, Germany, and other nations;‡ and plenty of work was also found for him in London. A merchant, in days when merchants traded indiscriminately in commodities of all kinds, he was constantly employed as purveyor both to the King's household and to the various executive departments of the Government, besides acting as a sort of money-lender and banker to the Crown.

Sometimes his connection with the Court brought him into trouble in the City. In 1525, when there was great commotion among the Londoners, in consequence of an order from Cardinal Wolsey, respecting a benevolence to be made by them on behalf of the King, Richard Gresham was one of the unpopular few who advocated compliance therewith. It was even proposed that he and two others, for speaking in favour of the King before the Common Council, should be expelled from that body. No such arbitrary measure was resorted to, however, and after the Cardinal had gained his object,§ we may be sure that the merchant's persistent devotion to the royal cause, as it was upheld by Wolsey, was not forgotten. Richard Gresham, indeed, maintained his devotion to Wolsey after he had been deserted by the King whom he did so much to serve. When the great man was dying at Leicester, he told Sir William Kingston, his

* Brewer, vol. ii., pp. 1550, 873.
† *Ibid.*, pp. 873, 994, 1476, 1483.
‡ Burgon, vol. i., pp. 21, 22.
§ Hall, pp. cxi., cxii.

custodian, that for a sum of 200*l.*, which it was sought to take from him, with other possessions forfeited to the Crown, he was indebted to Richard Gresham. "I assure you it is none of mine," he said, with touching simplicity. "I borrowed it to bury me, and to bestow among my servants." Gresham, he added, had ever been his "fast friend."*

That was in 1530. In 1531, Richard Gresham was elected Sheriff of the City of London, and on that occasion he was knighted by Henry the Eighth.† In 1537, he succeeded to the office of Lord Mayor.‡

This year, 1537, was a memorable one in London history. Sir Richard Gresham, as chief magistrate, petitioned the King "for the aid and comfort of the poor, sick, blind, aged, and impotent persons, being not able to help themselves nor having no place certain where they may be refreshed or lodged at till tney be holpen and cured of their diseases and sickness," that the three hospitals known as Saint Mary's Spital, Saint Bartholomew's Spital, and Saint Thomas's Spital, and the new abbey by Tower Hill, might be restored to their first design. These buildings, he said, "were founded of good devotion by ancient fathers, and endowed with great possessions and rents only for the relief, comfort, and helping of the poor, and not to the maintenance of canons, priests, and monks to live in pleasure, nothing regarding the miserable people living in every street, offending every clean person passing by the way, with their filthy and nasty savourings," and he thought it better "to refresh, maintain, and comfort a great number of poor, needy, sick, and indigent persons, and also heal and cure their infirmities frankly and freely, by physicians, surgeons, and apothecaries," than to support "a small number of canons, priests, and monks, for their own profit only and not for the common utility of the realm."§

* CAVENDISH, *Life of Cardinal Wolsey* (London, 1827), p. 384.
† WARD, vol. i., p. 2. ‡ *Ibid.*, p. 3.
§ *Ibid*, MS. Appendix, pp. 1, 2.

That was an argument which Henry the Eighth was nothing loth to listen to. The three hospitals became City property, and were from this time for the most part wisely governed for the benefit of the poor, the sick, and the insane. Out of the general breaking-up of old monastic institutions, Sir Richard Gresham also obtained for his own Mercers' Guild a grant of the house of Saint Thomas of Acre, since converted into the Mercers' Chapel in Cheapside.* Other benefits he procured for himself. Five successive grants of church lands were, at different times, made to him by King Henry, and in 1540 he was chosen commissioner for taking the value of the various abbeys, monasteries, and the like, situated in and about London. More zealous, it would seem, than consorted with independence of spirit and love of freedom, was his following of the King in his varying course of theological faith and religious persecution. He more than once assisted in the punishing of Papists: he was in 1541 put on a commission for deciding upon the best way of repressing the Protestant heresies done in the city and diocese of London.†

But better work, and better worth remembering, was also done by Sir Richard Gresham. He laboured hard to obtain for London the great boon which was at last conferred through the hands of his more famous son. In the year of his mayoralty he wrote an earnest letter to Sir Thomas Cromwell, the Lord Privy Seal, to urge the procurement of some lands and houses in Lombard Street, to be used in constructing a Burse or Exchange, on the model of that recently established at Antwerp. The whole building, he estimated, would cost hardly more than 2000*l.*, the half of which he could probably collect during his year of office, and, if set up, would be "very beautiful to the City, and also for the honour of our sovereign lord the King."‡ In 1538 he again urged the work, sending a full statement of

* Burgon, vol. i., p. 37. † *Ibid.*, pp. 38, 460.
‡ *Ibid.*, pp. 31-33.

costs and sizes to Secretary Cromwell.* But nothing was done for seven-and-twenty years.

In another attempt Sir Richard was more successful. An unwise proclamation, forbidding merchants to barter one commodity for another, on the supposition that the Exchequer would lose its due, having been issued, he wrote a letter, showing how every restriction upon free trade was mischievous; more or less ruinous, in the first place, to the merchants themselves, and, in the second, to the Crown, which could only be enriched with a portion of their profits. "If it shall not please the King's goodness," he said "shortly to make a proclamation that all manner of merchants, as well his subjects as all other, may ever use and exercise their exchanges and rechanges frankly and freely, as they have heretofore done, without any let or impediment, it will cause a great many cloths and kerseys to be left unsold in the clothmakers' hands, if it be not out of hand remedied; for Bartholomew Fair will be shortly here, which is the chief time for the utterance of the said cloths and kerseys. Also there is divers merchants that will shortly prepare themselves toward Bordeaux for provisions of wines; and for lack of exchanges I do suppose there will be conveyed some gold amongst them. I am sure, my lord, that these exchanges and rechanges do much to the stay of the said gold in England, which would else be conveyed over. I pray your good lordship to pardon me, for as God shall help me I write not this for none commodity for myself, but for the discharge of my duty towards the King's Majesty, and for that I do know it shall be for the common wealth of his subjects, and for the utterance of the commodities of this realm; for the merchants can no more be without exchanges and rechanges than the ships in the sea can be without water." That sensible and straightforward appeal caused a reversal of the proclamation.†

Sir Richard Gresham was too well-informed and clear-

* Ward, Appendix, pp. 1, 2. † Burgon, vol. i., p. 34.

headed a man for the advisers of the Crown, or for the citizens of London, to despise. All through the later years of Henry the Eighth's reign, he was esteemed the most enlightened and patriotic merchant of England. He was also one of the richest. Dying in 1549, he was buried in the Church of Saint Lawrence, Jewry. He left to his wife and two sons property yielding an annual income, very great at that time, according to the then value of money, of 850*l.* 2*s.* 6*d.**

Sir John Gresham, youngest son of old John Gresham, of Holt, seems to have been almost richer, and in no respect less worthy than his brother. In 1531, while Richard was serving as Sheriff of the City of London, he was busy in the Mediterranean. At the island of Scio he hired a Portuguese vessel, and filled it with goods to be conveyed to England; but the owner and master of the ship took it instead to his own country, and there disposed of the cargo, worth twelve thousand ducats, on his own account. The theft was brought under the notice of Henry the Eighth, who wrote an angry complaint to the King of Portugal; but the value of the merchandize does not seem to have been restored.† That John Gresham had influence enough to obtain his sovereign's help in this matter, however, shows him to have been already a man of mark. In 1537 he was living in London, and acting as Sheriff, his brother being promoted to the office of Lord Mayor at the same time.‡ He assisted that brother in all his benevolent projects, and formed others for himself. To him especially, we are told, does London owe the transference from Romish to Protestant hands, and the consequent improvement, of Bethlehem Hospital, long before established as a madhouse under monastic government. In 1546 he bought of his eldest brother, William, the family house at Holt, and turned it into a free grammar-school, richly endowed with funds, which unprincipled and negligent trustees have,

* Burgon, vol. i., pp. 42, 43. † *Ibid.*, pp. 10, 11.

‡ Ward, vol. i., p. 4.

to a great extent, diverted from their proper channels.* Yet in this same year he was rich enough to lend 40,000*l.*, to the Crown; and in 1548, while holding the office of Lord Mayor, he revived, for the amusement of the citizens, the expensive pageant of the marching watch, when great bonfires were lighted around Saint Paul's Cathedral and in nearly every street of London, and the merry citizens, were enlivened by minstrels, morris-dancers, and the show of a marching army. 'The watch,' says the old chronicler, 'which had been accustomed in London at Midsummer, of long time laid down, was now again used, both on the eve of Saint John and Saint Peter, in as comely order as it had been accustomed, which watch was greatly beautified by the number of more than three hundred demi-lances and light horsemen that were prepared by the citizens to be sent into Scotland for the rescue of the town of Haddington and other, kept by Englishmen in Scotland.' King Henry the Eighth, with his newly-married wife, Jane Seymour, went into the City to see the sight. But the entertainment was found too costly to be continued, and it gave way to a more sober and useful 'substantial standing watch, for the safety and preservation of the City.'†

Sir John Gresham died in October, 1556. 'He was buried with a standard and pennon of arms, and a coat-armour of damask, and four pennons of arms, besides a helmet, a target and a sword, mantels and the crest, a goodly hearse of wax, ten dozen of pensils, and twelve dozen of escutcheons. He had four dozen of great staff-torches and a dozen of great long torches. The church and the streets were hung with black, and arms in great store; and on the morrow three goodly masses were sung, one of the Trinity, another of our Lady, and the third of Requiem.' That empty

* Burgon, vol. i., pp. 14, 15.

† Strow, *Annals*, cited in *The Life of Sir Thomas Gresham, Founder of the Royal Exchange* (London, 1845); a very clever abridgment of the larger memoirs already named.

parade was in keeping with the spirit of the times; but Sir John was a man of good heart and honest temper. He left much money to be divided among the London charities, or in ways of his own choosing. A sum of 100*l.* was left to go in marriage-portions to a certain number of poor maids, and nearly twice as much was to be spent in buying broad-cloth to be made into gowns for a hundred and twenty poor men and women.*

There was another Sir John Gresham, the eldest son of Sir Richard, born in 1518. He was a soldier as well as a merchant. For his prowess at the battle of Pinkie, in 1547, he was knighted by the Lord Protector Somerset; and in 1550 he was admitted to the Mercers' Company. In 1553 he equipped three ships on a trading expedition to Muscovy, two of which were wrecked on the way; and under the year 1555 we find his name first on the list of English merchants trading to Muscovy. He died in 1560, at the age of forty-two.†

Much more famous was his brother Thomas, the greatest merchant prince, save Whittington perhaps, ever owned by the city of London. He was born, as it seems, in 1519, at one of his father's houses in Norfolk.‡ His mother died when he was three years old, and we know nothing of the early influences by which he was trained to be the conspicuous ornament of a good and noble family. His father, even had the education of one's own children been thought proper work for the fathers of those days, was too busy a man to do very much at home. He was wanted at his counting-house in Lombard Street, and at the council-table of the Guildhall. Chiefly resident in London, he was often at Antwerp or Brussels, buying and selling merchandize for himself, and negotiating loans or purchasing stores for his sovereign. Sir Richard Gresham, however, was not unmindful of his son. When he was about thirteen or fourteen, he sent him to Gonville, now Caius, Cambridge, where he spent

* Stow, *Survey*, book i., pp. 258, 259. † Ward, vol. i., pp. 5. 6.
‡ Fuller, *Worthies; Norfolk*, p. 259.

three years under the personal instruction, as it seems, of Dr. Caius, one of the founders of the school.* Then he came back to London, and was apprenticed, in 1535, to his uncle John.† In 1543 he was admitted to the freedom of the

SIR THOMAS GRESHAM.

Mercers' Company, and fairly started in the family calling, "to the which science," he says in a letter written later in life, "I was bound 'prentice eight years, to come by the experience and knowledge that I have. Nevertheless, I need not have been 'prentice, for that I was free by my father's copy; albeit my father, being a wise man, knew it was to no purpose except I were bound 'prentice to the same, whereby to

* Ward, vol. i., p. 6. † Burgon, vol. i., p. 47.

come by the experience and knowledge of all kinds of merchandize."*

He straightway set about using his experience. In this same year, 1543, we find him in Antwerp, helping to buy up gunpowder and saltpetre for Henry the Eighth's warlike preparations against France;† and henceforth, for the third of a century there seems to have been no flagging in his zeal. As early as the spring of 1545, his name was included with those of his father and his uncle among the wealthiest traders of England. A large quantity of English merchandize having been seized at Antwerp, by the Emperor Charles the Fifth of Germany, great misery was looked for by all the smaller men thus injured; but Richard and William and Thomas Gresham, it was thought, would really be gainers, as their large stocks of silk and other goods would now be sold at a higher price than, but for the seizure, could have been expected.‡

Thomas Gresham was not, however, wholly occupied with trade. Early in 1544 died William Read, a rich citizen and mercer of London, making his friend Sir Richard Gresham his executor, with a bequest of 10*l.* and a black gown. It was doubtless at Sir Richard's instigation that Thomas took to himself a much larger portion of the estate, before the year was ended, by marrying the widow.§ The choice was not a happy one. Mistress Anne Read, aunt, by marriage, of Francis Bacon, was of good family; it is likely that she brought her husband a goodly sum of money, and she certainly encouraged him in storing it up; but she seems to have urged him to no worthier pursuit. His letters contain numerous allusions to her, more or less expressive of kindness and sympathy; but there is no good evidence of his liking for her, and none of anything in her that deserved to be liked. One child, a lad named Richard, who died at the age of sixteen, was born of this marriage; and it was a

* Ward, vol. i., p. 6.
† Burgon, vol. i., p. 48.
‡ *Ibid.*, p. 49.
§ *Ibid.*, pp. 49, 50.

source, we are told, of frequent discord between husband and wife that a daughter of the merchant's, but not of his wife's, was brought up in the Gresham household, and treated as kindly and carefully as her brother until she was married to Sir Nathaniel Bacon, elder brother of Francis.*

Gresham's marriage did not keep him much in England. For some years he appears to have lived chiefly in Antwerp, with frequent journeys thence to Bruges and London. Antwerp, as we have seen, had for many generations been the great meeting-place of the leading merchants of Europe. Sir William de la Pole resided there as early as 1338, in the capacity of mayor of the English staple and overseer of financial matters on behalf of Edward the Third. Other men held the ill-defined office, with few intermissions, for more than two hundred years, their business being generally to negotiate loans with wealthy merchants and money-lenders, and also to keep their sovereign informed as to all the important foreign matters known to them. When Thomas Gresham first went over to Antwerp, Stephen Vaughan was thus employed, and he was succeeded in 1546 by Sir William Dansell, a good-natured man, but not much of a merchant, and no financier at all. In 1549 he was reproved for a grievous piece of carelessness, by which, it was alleged, 40,000*l.* was lost to the English Crown. He answered, that he had done his very best—that he could not have done better if he had spent forty thousand lives on the business, and that what he had done was with the assistance of "one Thomas Gresham." But the members of Edward the Sixth's Council were not satisfied. When Dansell wrote to say, "It seemeth me that you suppose me a very blunt beast, without reason and discretion," they did not deny the charge. They thought, and thought wisely, that "one Thomas Gresham" would act better as principal than as assistant. In the autumn of 1551, says the young man himself—at this time thirty-two years old—"I was sent for unto the Council,

* Burgon, vol. ii. pp. 469, 470.

and brought by them afore the King's Majesty, to know my opinion what way, with least charge, his Majesty might grow out of debt. And after my device was declared, the King's Highness and the Council required me to take the room"—that is, the office—"in hand, without my suit or labour for the same."*

Gresham and his 'device' were certainly needed. At this time the fair interest on foreign merchants' loans to Edward the Sixth amounted to 40,000*l.* a year; and this burden was increased many times by the greed of the money-lenders, who, at every renewal of a debt, took the opportunity of forcing upon his Majesty some bit of jewelry or other useless article at a fancy price. Here, for instance, is an extract from King Edward's private journal, in 1551, a few months before Gresham became his agent. The Fulcare referred to were the Fuggers, the richest traders of the day, turned into noblemen by Charles the Fifth of Germany. 'April 25. A bargain made with the Fulcare for about 60,000*l.*, that in May and August should be paid, for the deferring of it: first, that the Fulcare should put it off for ten in the hundred: secondly, that I should buy 12,000 marks weight at six shillings the ounce, to be delivered at Antwerp, and so conveyed over: thirdly, that I should pay 100,000 crowns for a very fair jewel, four rubies, marvellous big, one orient and great diamond, and one great pearl.'† Are there many worse bargains recorded in the note-books of spendthrifts, dupes of unprincipled money-lenders, now-a-days?

It was to put down this abuse that Thomas Gresham was appointed King's Factor in December, 1551, or January, 1552.‡ Personally, or by deputy, he filled the office, with a gap of about three years during Queen Mary's reign, for a quarter of a century.

Over and over again, in these years, but most of all under Edward the Sixth, Gresham was instructed to effect fresh

* Burgon, vol. i., pp. 63, 66. † Ward, vol. i., p. 7. ‡ *Ibid.*

loans, and by the use of soft words and showy compromises to postpone the payment of the debts already incurred. No one knew better how to do this; but he did not like the task. "It shall be no small grief to me," he wrote in August, 1552, to the famous and infamous Duke of Northumberland, "that, in being his Majesty's agent, any merchant strangers should be forced to forbear their money against their wills, which matter, from henceforth, must be otherwise foregone, or else in the end the dishonesty of this matter shall hereafter be laid upon my neck. . . . To be plain with your Grace, according to my bounden duty, verily if there be not some other way taken for the payment of his Majesty's debts but to force men from time to time to prolong it, I say to you, the end thereof shall neither be honourable nor profitable to his Highness. In consideration whereof, if there be none other ways taken forthwith, this is to most humbly beseech your Grace that I may be discharged of this office of agentship. For otherwise I see in the end I shall receive shame and discredit thereby, to my utter undoing for ever; which is the smallest matter of all, so that the King's Majesty's honour and credit be not spoiled thereby, and specially in a strange country."*

That was bold language for a merchant to use to the chief advisers—in this case, directors—of the Crown. If the members of King Edward's Council winced at it, however, they could not deny its honesty and truth any more than they could reject the 'poor and simple advice' offered to them by Gresham. This was, that a certain sum be put by weekly and sent to him, to be invested in judicious ways, and used in paying off the debts as they fell due. "If this be followed up, I do not doubt but in two years to bring the King's Majesty wholly out of debt, which I pray God to send me life to see!"† Of course the scheme found favour; and of course it was soon discarded. For eight weeks 1,200*l.* a week was sent to Gresham; but then it was stayed, "because

* Burgon, vol. i., pp. 88-92. † *Ibid.*, p. 92.

that manner of exchange is not profitable for the King's Majesty."* But Gresham did not desist from his entreaties. Again and again he urged a policy of retrenchment, and suggested several devices—many of them, it must be admitted, quite opposed to the modern views of free trade—for improving the finances of the English Crown and people. Sometimes he took the law into his own hands, and adopted hard measures against both home and foreign merchants. "I have so plagued the strangers," he said, in a letter from Antwerp to the Council, detailing the way in which he had improved the rate of exchange, "that from henceforth they will beware how they meddle with the exchange for London; and as for our own merchants, I have put them in such fear that they dare not meddle, by giving them to understand that I would advertise your honours, if they should be the occasion thereof, which matter I can soon spy out, having the brokers of exchange, as I have, at my commandment; for there is never a burse but I have a note what money is taken up by exchange, as well by the stranger as Englishmen."† "My uncle, Sir John Gresham," we read in another letter 'scribbled in haste' in London, "hath not a little stormed with me for the setting of the price of the exchange; and saith that it lies in me now to do the merchants of this nation pleasure to the increase of my poor name amongst the merchants for ever." Sir John Gresham was in the wrong. By his more patriotic conduct the young man won for himself for ever even a greater name amongst the merchants than his uncle could have expected to come from selfish policy. Perhaps Sir John lived to admit this himself; at any rate, he had not long to live before the natural generosity of his temper led him to forget his own great losses and those of his friends, all caused by this new project of his nephew's, in admiration of his pluck and perseverance. "He and I was at great words," adds the reformer, "like to fall out; but ere we departed we drank to each other."‡

* Burgon, vol. i., p. 95. † *Ibid.*, p. 99. ‡ *Ibid.*, p. 100.

That was in May, 1553. At about this time the merchant presented his sovereign with 'a great present,'—a pair of long Spanish silk stockings; 'for you shall understand,' says Stow, 'that King Henry the Eighth did wear only cloth hose, or hose cut out of ell-broad taffeta, or that by great chance there came a pair of Spanish stockings out of Spain.'* Edward was not thankless for either the great or the little favours. In June of this year, three weeks before his death, having at previous times bestowed upon him property worth three times as much, he gave to Gresham lands worth 100*l.* a year, saying, as he handed the charter, "You shall know that you have served a King!"†

Thomas Gresham had indeed served Edward the Sixth most notably. In a document prepared by him soon after the King's death he spoke with proper pride of his achievements. "When I took this service in hand," we read, "the King's Majesty's credit on the other side,"—that is, in Flanders,—"was small, and yet afore his death he was in such credit both with strangers and his own merchants, that he might have had what sum of money he desired. Whereby his enemies began to fear him; for his commodities of his realm and power amongst princes was not known before. And for the accomplishment of the premises," adds the merchant, "I not only left the realm, with my wife and family, my occupying and whole trade of living, by the space of two years; but also posted in that time forty times upon the King's sending at the least, from Antwerp to the Court; besides the practising to bring their matters to effect, the infinite occasion of writing also to the King and his Council."‡

* Stow, *Annals* (London, 1631), p. 867.

† Ward, vol. i., p. 10.

‡ *Ibid.*, vol. i., pp. 9, 10. "As I was reading of the letter enclosed herein," Gresham adds as a posteript, "I received a letter out of Flanders, whereby I understand that my plate, household stuff, and apparel of myself and wife's, which I have sent and prepared into Antwerp, to serve me in time of my service there, by casualty of weather coming from Antwerp, is all lost. And now God help poor Gresham!"

From Queen Mary the merchant did not receive much help. He had a bitter enemy at Court in Bishop Gardiner. 'He sought to undo me," said Gresham, "that, whatever I said in these matters of finance, I should not be credited."* Gresham was too shrewd and influential a man, however, for his words to be discredited or his services rejected. Soon after the Queen's accesion he was employed on a very curious business. Money was sorely wanted by the new Government; but none knew where to get it. It could not be raised at home by taxation; the absurd financial principles of those days made it impossible openly to procure it from foreign countries. Therefore Gresham was employed to negotiate a loan of 50,000*l.* in Antwerp, and to convey the money to London in most secret manner. The 50,000*l.* were soon obtained; but chiefly in Spanish reals of silver, 'very massive to convey.' After much planning, however, Gresham managed to make a consignment to England of 'one thousand demi-lances' harnass,' packed in large casks or vats with 3,000*l.* in each vat. On the day of shipment he made presents of velvet and black cloth to all the custom-house officers and searchers, besides treating them to great quantities of liquor. Therefore the town-gates were left open, and unguarded, and the money was smuggled over to Queen Mary's satisfaction. For this a State document was issued on the 15th of March, 1554, announcing the worth of her Majesty's 'trusty and well-beloved servant Thomas Gresham, Esquire.'† Later in the same year he was sent to Spain on a like errand, though with a much less satisfactory result. Then he went back to Antwerp, to conduct further smuggling transactions; for which he received not only the Queen's thanks, but also those of her graceless husband, Philip the Second.‡ But Gresham received little besides thanks, and even they were often mixed with sharp and unmerited rebukes.

* Burgon, vol. i., pp. 140–144. † Rymer, vol. xv., p. 371.

‡ This 'note of such sums of money as came into the hands of Thomas

Better fortune came to him with the accession of Elizabeth. Hearing of the change of sovereigns, he hurried from Antwerp to Hatfield to render homage, and on the 20th of November, 1558, as he wrote to his old friend Sir William Cecil, afterwards Lord Burghley, "her Highness promised me, by the faith of a queen, that she would not only *keep one ear shut to hear me*, but also if I did her none other service than I had done to King Edward, her late brother, and Queen Mary, her late sister, she would give me as much land as ever they both did; which two promises made me a young man again, and caused me to enter upon my great charge again,"—that is, the appointment as mayor of the Staple at Antwerp, which he seems to have resigned under Mary—"with heart and courage; and thereupon her Majesty gave me her hand, to kiss it, and I accepted this great charge."*

His first act in fulfilling it was the writing of a letter to the Queen, showing how the nation had fallen into the debt which she found, and how its credit was to be regained. The evil, he said, sprang from three causes: in the first place, the great debasing of the coin of the realm by Henry the Eighth; in the second, the wars that he waged on the Continent, which made it necessary for so

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Gresham, and passed from him in the time of Queen Mary,' is from a MS. in the British Museum.—(Burgon, vol., p. 476).

	£.	s.	d.
First, average left in his hands, as well upon a bargain of fustians, as also for the provision of certain munition	8,919	14	10
Ready money received out of the Queen's coffers	174,418	2	1
Money received in Spain	97,878	15	0
Money taken up upon interest and by way of exchange	95,425	17	4
Money borrowed and had by way of loan. . .	41,428	12	0
Money gotten and advanced by the travail of the accountant	40,421	11	9
Summa totalis . . .	£429,522	13	0

[It will be seen that the addition is incorrect.]

* Burgon, vol. i., pp. 217, 218.

much gold to be carried to Flanders, and there disposed of; in the third, the protective policy shown to the foreign merchants of the Steel Yard, allowing them to export wool and other articles for a lower duty than that claimed from English merchants. The remedy was five-fold:—"First, your Highness hath none other ways but, when time and opportunity serveth, to bring your base money into fine; secondly, not to restore the Steel Yard to their usurped privilege; thirdly, to grant as few licences as you can; fourthly, to come in as small debt as you can beyond seas; fifthly, to keep your credit, and specially with your own merchants, for it is they must stand by you, at all events, in your necessity."*

Gresham had procured the defrayment of Queen Mary's debts to the extent of 435,000*l.*; but, as he said in a letter to Cecil on the 1st of March following, there was a moiety of the Crown's outstanding debts, equal to 30,000*l.*, that must be got rid of in the following April and May. "And for the payment thereof, and for keeping up of the exchange, the Queen's Majesty hath none other ways and help but to use her merchant adventurers, wherein I do right well know they do stand very stout in the matter. Nevertheless, considering how much it doth import the Queen's Majesty's credit, of force she must use her merchants. And for the compassing thereof her Highness shall have good opportunity both to bargain and to bring them to what price her Majesty and you shall think most convenient. First, it is to be considered that our English merchants have at least forty or fifty thousand cloths and kerseys lying upon their hands ready to be shipped, which they will begin to ship when they shall know to what point they shall trust their custom. Secondly, this matter must be kept secret, that it may not come to the merchants' knowledge that you do intend to use them, and to lay sure wait, when their last day of shipping shall be, and to understand perfectly at the

* Ward, vol. ii., MS. Appendix.

customer's [custom-house officer's] hands, at the same day, whether all the cloths and kerseys be entered and shipped and water-borne, and being once all water-borne, then to make a stay of all the fleet, that none shall depart till further the Queen's pleasure be known. Thirdly, that being once done, to command the customer to bring you in a perfect book of all such cloths, kerseys, cottons, lead, tin, and all other commodities, and the merchants' names, particularly what number every man hath shipped, and the just and total sum of the whole shipping; and thereby you shall know the number and who be the great doers." When, in this remarkable way the whole spring fleet of exports from the city of London was in the hands of the Government, Gresham showed it would be easy to compel the merchants to raise the rate of exchange from 20 to 25 Flemish shillings for the pound sterling. "This," he went on to say, "will prove a more beneficial bargain to the Queen's Majesty, and to this her nation, than I will at present molest you withal; for it will raise the exchange to an honest price. As, for example the exchange in King Edward's time, when I began this practice, was but 16*s.*; did I not raise it up to 23*s.*, and paid his whole debts after at 20*s.* and 22*s.*, whereby wool fell in price from 26*s.* 8*d.* to 16*s.*, and cloths from 60*l.* a pack to 40*l.* and 36*l.* a pack with all other our commodities and foreigners', whereby a number of clothiers gave over making of cloths and kerseys? Wherein there was touched no man but the merchant, for to save the prince's honour; which appeared to the face of the world that they were great losers; but to the contrary, in the end, when things were brought to perfection, they were great gainers thereby."*

That letter clearly shows us with what a high hand Gresham served his sovereigns. Tyrannical and unjust was his policy if judged by modern standards; but then all the financial policy of the Tudors was, in the abstract, tyrannical and unjust. He adopted the crude and very defective system

* Burgon, vol. i., pp. 257–262.

of political economy current in his day—perhaps he had not even as moderately sound an understanding of the principles of free trade as we have seen indicated in the speech of his father; bnt we can hardly blame him for that. And, on the other hand, he is very greatly to be praised for the consummate skill with which he used his imperfect machinery to the advantage of his sovereigns and their dominions. If he erred, he did that which was no error in the eyes of many of the wisest and best in his day, and he managed his mistaken dealing so that the sufferings of the few were slight, and the profits of the many were great. He helped Edward the Sixth and his government out of what seemed to be insuperable difficulties of finance, and in so doing abolished the grievous scandal by which an English monarch was left to the tender mercies of a crowd of foreign pawnbrokers. He served Queen Mary with equal zeal, until the un-English policy of her Spanish husband made it impossible for him to continue serving her in public. He aided Elizabeth during twenty years of her reign, and, even by the most violent measures which he took with that object, he helped to place the commerce of his country upon a firmer basis, and to win for it unprecedented honour from foreign nations.

We need not follow him through the details of his service as Royal Factor under Elizabeth. To do so would require a volume; and when that was done, but a small part of his busy life would be described. His correspondence shows him to have been full of occupation in a variety of ways. Unfortunately it is least explicit on the two points which we should be most glad to have elucidated—his domestic life and his doings as a merchant on his own account. We but dimly see him in his banker's shop in Lombard Street *—the bankers of that time being wholesale dealers in every kind of merchandize, as well as money-lenders and pawnbrokers; and we know still less of his conduct and appear-

* On the site of the present banking-house of Messrs. Stone, Martin, and Company.

ance in the privacy of his residence upstairs. But he was not often at home. Early in Queen Elizabeth's reign he left the bulk of his business in Antwerp, both as Royal Factor and as independent merchant, in the hands of Richard Clough, a very clever and very honest Welshman, in whom the prompt and expeditious merchant found only one fault. "My servant," he said in a letter to Cecil, "is very long and tedious in his writing." He had other agents stationed or moving about in all parts of England and the Continent. William Bendlowes, Thomas Denne, James Brockhop, Thomas Dutton, and Robert Hogan were trusty clerks generally employed, it would seem, in London and the English towns. Edward Hogan was at Seville, John Gerbridge at Toledo, Henry Garbrand at Dunkirk, Richard Payne at Middleburgh, and John Weddington, with several others, in 'Holland and those parts.'* Gresham, a rich man now, had plenty to do in corresponding with them, and personally inspecting their movements. He had repeatedly to go abroad on either his own or the Queen's account. A bill which he sent in on the 22nd of April, 1562, for the first three years and a half of Elizabeth's reign, ran thus:—

	£.	s.	d.
Riding and posting charges	1,627	9	0
House hire.	200	0	0
Diet and necessaries	1,819	3	5
Total . .	£3,646	12	5

which we must multiply by ten to get the approximate value in the currency of to-day.†

Doubtless the money was well spent. Gresham travelled so quickly that once, in 1561, he fell from his horse and broke his leg.‡ He had hard work to do in posting from place to place, borrowing money from one merchant, paying the debts due to another, and conciliating all by feasting them after the fashion for which Antwerp was famous during

* Burgon, vol. i., p. 109, &c. † *Ibid.*, p. 416. ‡ *Ibid.*, p. 369.

many centuries. And he was not employed simply on money-matters. Several times we find him going abroad on political errands. Now he is at Brussels, making inquiries as to the merits of the many foreign claimants for Queen Elizabeth's hand; now at Antwerp, appeasing the displeasure of William, the Prince of Orange, offended that the Queen has not yet sent him help in his and the Huguenots' strife against Philip of Spain and the Catholic party; and now again he is in the train of the Duchess of Parma, watching her movements, and sending home reports of them. There are few topics of moment at that period not touched upon in his letters to Cecil. In one, written as early as 1560, he writes to warn his mistress of the treacherous designs of Philip the Second against England: let her, he says, "make all her ships in a readiness, and suffer no mariners to go, no kind of ways, out of the realm." * In another, dated March, 1567, he rejoices in the fact that in Antwerp alone there are forty thousand Protestants willing to die rather than that the word of God should be put to silence. And in the same month he has to write and say that those forty thousand have been vanquished, and the Catholics are masters of Antwerp.

That, the victory of Jarnac, brought to an end Gresham's employment as Queen's Factor at Antwerp. He hurried home from his last visit to give help to Elizabeth's advisers in London, and soon he was followed by Clough, and not a few of the Flemish merchants with whom he had had dealings, now houseless emigrants, though soon to grow wealthy again in England, and to add much, by their industry and honesty, to the wealth of their adopted country.

England was already famous for its wealth and commerce. By the middle of Queen Elizabeth's reign the good effects of Tudor rule had become apparent. The old mediæval modes of trading, when most of the enterprise was in the hands of the foreigners—Flemings or Italians—who visited our country, and when native merchants as adventurous or

* Burgon, vol. i., p. 295.

rich as Whittington were very rare, had been almost abolished. Now the traders of other lands, though they were generally welcomed in England, came as subordinates to the more influential traders of our own nation, abounding most of all in London. "London," said an intelligent stranger, writing in 1592, "is a large, excellent, and mighty city of business, and the most important in the whole kingdom. Most of the inhabitants are employed in buying and selling merchandize and trading in almost every corner of the world, since the river is most useful and convenient for the purpose, considering that ships from France, the Netherlands, Sweden, Denmark, Hamburg, and other kingdoms come almost up to the city, to which they convey goods, receiving and taking away others in exchange. It is a very populous city, so that one can scarcely pass along the streets on account of the throng."* A hundred years before the great fire of

* An account of Duke Frederick of Wirtemberg's visit to England, printed by Mr. RYE, *England as seen by Foreigners in the Days of Elizabeth and James the First* (London, 1865). "The inhabitants were magnificently apparelled," says the same informant, "and are extremely proud and overbearing; and because the greater part, especially the tradespeople, seldom go into other countries, but always remain in their houses in the city attending to their business, they care little for foreigners, but scoff and laugh at them; and moreover one dare not oppose them, else the street-boys and apprentices collect together in immense crowds and strike to the right and left unmercifully, without regard to person; and because they are the strongest, one is obliged to put up with the insults as well as the injury." A much more favourable report was given by another visitor, Levinus Lemnius, the Dutch physician, cited in the same interesting collection. "Frankly to utter what I think," he says, "of the incredible courtesy and friendliness in speech and affibility used in this famous realm, I must needs confess it doth surmount and carry away the prick and price of all others. And besides this, the neat cleanliness, the exquisite fineness, the pleasant and delightful furniture in every point for the household, wonderfully rejoiced me; their chambers and parlours strewed over with sweet herbs refreshed me; their nosegays, finely intermingled with sundry sorts of fragrant flowers in their bed-chambers and privy rooms, with comfortable smell cheered me up and entirely delighted all my senses. And this do I think to be the cause that Englishmen, living by such wholesome and exquisite meat, and in so wholesome and healthful air, be so fresh and clean coloured; their faces, eyes, and countenance carrying with it and representing a portly grace and comliness giveth out evident tokens of an honest mind; in lan-

1666, the streets were narrower even than now-a-days, and the inhabitants, though scarcely more than a hundred thousand in number, may well have found it hard to get along, as they went to market in Cheapside or the neighbourhood of Leaden-Hall, or to change their money and transact wholesale business in Lombard Street and the adjoining parts. Lombard Street, before the building of the Exchange, was the central haunt of the merchants. There, especially in the open space near Grace Church, they were accustomed to meet, at all hours and in all weathers, to manage their affairs.* "What a place London is!" exclaimed Richard Clough, Gresham's agent, writing from Antwerp in 1561, "that in so many years they have not found the means to make a Burse, but must walk in the rain when it raineth, more like pedlars than merchants, while in this country, and all other, there is no kind of people that have occasion to meet, but they have a place meet for that purpose."†

Sir Thomas Gresham—he had been knighted in 1589,‡—was of the same mind. Whether the suggestion first came from his agent, or whether it had already been his purpose to carry out the project started more than twenty years before by his

guage very smooth and allective, but yet seasoned and tempered within the limits and bounds of moderation; not bombastic with any unseemly terms or inforced with any cloying flatteries or allurements. At their tables, although they be very sumptuous, and love to have good fare, yet neither use they to overcharge themselves with excess of drink, neither thereto greatly provoke and urge others, but suffer every man to drink in such measure as best pleaseth himself, which drink being either ale or beer, most pleasant in taste and wholesomely relished, they fetch not from foreign places, but have it among themselves brewed. As touching their populous and great haunted cities, the fruitfulness of their ground and soil, their lively springs and mighty rivers, their great herds and flocks of cattle, their mysteries and art of weaving and clothmaking, their skilfulness in shooting, it is needless here to discourse—seeing the multitude of merchants exercising the traffic and art of merchandize among them; and ambassadors also sent thither from foreign princes, are able abundantly to testify that nothing needful and expedient for man's use and commodity lacketh in that most noble island."

* Stow, *Annals*, p. 668. † Burgon, vol. i., p. 409.

‡ Ward, vol. ii., Appendix, p. 13.

father, we know not; but very soon after the writing of Clough's letter we find Gresham forcing upon the attention of the London traders the urgent need of a proper meeting-place. It took him three years to do this. At last, early in 1565, the merchants and citizens of London agreed to the building, and by the autumn of 1566, seven hundred and fifty subscribers had set down their names for a total of about 4,000*l.* That sum served to buy the ground. The noble merchant undertook to pay for the building with his own money. 'On the 7th of June, Sir Thomas Gresham laying the first stone of the foundation, being brick, accompanied with some aldermen, every of them laid a piece of gold, which the workmen took up, and forthwith followed upon the same with such diligence that by the month of November, in the year 1567, the same was covered with slate.' How the stone was brought from one of his estates in Norfolk, and the wood from another in Suffolk, while the slates, iron-work, wainscoting and glass were sent from Antwerp by Richard Clough; how the noble building, with ample walks and rooms for merchants on the basement and a hundred shops or booths above-stairs for retail dealers, was completed by the summer of 1569; and how it was christened on the 23rd of January, 1571, when 'the Queen's Majesty, attended with her nobility, came from her house at the Strand, called Somerset House, and entered the City by Temple Bar, through Fleet Street, and, after dinner at Sir Thomas Gresham's in Bishopsgate Street, entered the Burse on the south side, and, when she had viewed every part thereof above the ground, especially the Pawn,'—the upper part with its hundred shops—'which was richly furnished with all sorts of the finest wares in the City, caused the same Burse, by an herald and trumpet, to be proclaimed the Royal Exchange, and so to be called thenceforth, and not otherwise;'* all is familiar to every reader of old London history.

* Stow, *Survey.*

Gresham's house in Bishopsgate Street—soon to be converted into Gresham College—had been in process of building from 1559 to 1562, and there, especially after his final quitting of Antwerp in 1567, he generally resided, the Lombard Street shop being used solely as a place of business. His wealth and the favour of Queen Elizabeth enabled him to erect, or adapt to his use, several other splendid mansions. Besides Fulwood House, he had at least three residences in Norfolk, as well as Mayfield, in Sussex, on which alone Gresham spent 7,553*l.* 10*s.* 8*d.** Before 1562 he was in possession of Osterley House, supplied with many fair ponds, which afforded not only fish and fowl and swans, and other waterfowl, but also great use for mills, as paper-mills, oil-mills, and corn-mills, with corresponding adornments inside. To Osterley Queen Elizabeth came on a visit to the merchant in 1570; and on that occasion, we are told, 'her Majesty found fault with the court of the house as too great, affirming that it would appear more handsome if divided with a wall in the middle. What doth Sir Thomas but, in the night time, send for workmen to London, who so speedily and silently apply their business, that the next morning discovered the court double, which the night before had left single. It is questionable whether the Queen, next day, was more contented with the conformity to her fancy, or more pleased with the surprise and sudden performance thereof; whilst her courtiers disported themselves with their several expressions, some avowing it was no wonder he could so soon change a building, who could build a 'Change; others, reflecting on some known differences in this knight's family, affirmed that any house is easier divided than united.'†

These disagreements between Sir Thomas Gresham and his wife were no secret to the world. And just now there was a special cause for them in the forced presence of the Lady Mary Grey in the Gresham household: as the merchant himself said, it was his wife's "bondage and heart sorrow."‡

* Ward, vol. i., p. 27. † Fuller, *Worthies*. ‡ Burgon, vol. ii., p. 406.

This poor lady, youngest sister of Lady Jane Grey, had for many years led a sort of prison life as maid of honour to Queen Elizabeth, embittered by the sad fate of her sisters. At last, finding her lonely condition too irksome to be borne, yet deterred by her sister's example from marriage with an equal, she had in 1565 secretly and foolishly united herself, young, pretty, and of noble birth, to the Queen's sergeant porter, or gentleman porter, Thomas Keys by name, a plebeian of middle age and gigantic size. The secret was not long kept, and its publication destroyed for ever Lady Mary's hopes of happiness. "Here is an unhappy chance and monstrous," wrote Secretary Cecil, forgetful of his usual solemnity in amusement at the event:—"The sergeant-porter, being the biggest gentleman in this Court, hath married secretly the Lady Mary Grey, the least of all the Court. The offence is very great. They are committed to several prisons."* Keys was sent to the Fleet. Lady Mary was lodged first in one private house, and then in another. For a time she was intrusted to the dowager Duchess of Suffolk, Sir Philip Sidney's kind-hearted aunt, who sent to 'good Mr. Secretary' a pitiful account of the state of her prisoner, not only in mind and body, but even as regarded her stock of money, clothes, and furniture. "Would to God," she said in one of her letters, "you had seen what stuff it is! She had nothing left but an old livery feather bed, all torn and full of patches, without either bolster or counterpane; but two old pillows, one longer than the other; an old quilt of silk, so torn as the cotton of it comes out; such a piteous little canopy of red sarcenet as was scant good enough to hang over some secret stool; and two little pieces of old old hangings, both of them not seven yards broad. Wherefore, I pray you, heartily consider of this; and if you shall think it meet, be a means for her, to the Queen's Majesty, that she might have the furniture of one chamber for herself and her maid; and she and I will play

* Ellis, *Original Letters*, Second Series (London, 1827), vol. ii., p. 299.

the good housewives, and make shift with her old bed for her man. Also I would, if I durst, beg further some old silver pots to fetch her drink in, and two little cups; one for beer, another for wine. A basin and an ewer, I fear, were too much; but all these things she lacks, and it were meet she had. She hath nothing in the world."*

She had grievous sorrow, at any rate, and that she carried about with her wherever she went. Her last gaoler was Sir Thomas Gresham. She was passed on to him in June, 1569, and from that time, for three years or more, she lived in his Bishopsgate Street house, or accompanied his family to Osterley, Mayfield, and elsewhere. She was in Bishopsgate Street when Queen Elizabeth went to be feasted on the opening of the Exchange, and at Osterley, when the courtly piece of carpentering was done for her Majesty's entertainment. Repeatedly and urgently Sir Thomas wrote to beg for the removal of his visitor, his chief excuse being the annoyance that it gave to his wife, and the family troubles incident thereto. His entreaties were not heeded, however, until the end of 1572, when the death of Thomas Keys, and the evident harmlessness of the poor little lady, induced Queen Elizabeth to order her release. The last six years of her life were spent in poverty, sorrow, and toil, but with a show of freedom.†

Of Sir Thomas Gresham, after the close of his unwelcome duties as gaoler, we hear little. He seems to have lived chiefly at his house in Bishopsgate Street, and quietly to have carried on his mercantile pursuits there and at the newly-built Exchange hard by. We see but little of him henceforth in the records of Court festivities or financial history. The work appointed for him he had done, and all the rewards he could hope for were his already.

Honest and enterprising in the path he had marked out for himself, steadfast in the service of his Queen and his country,

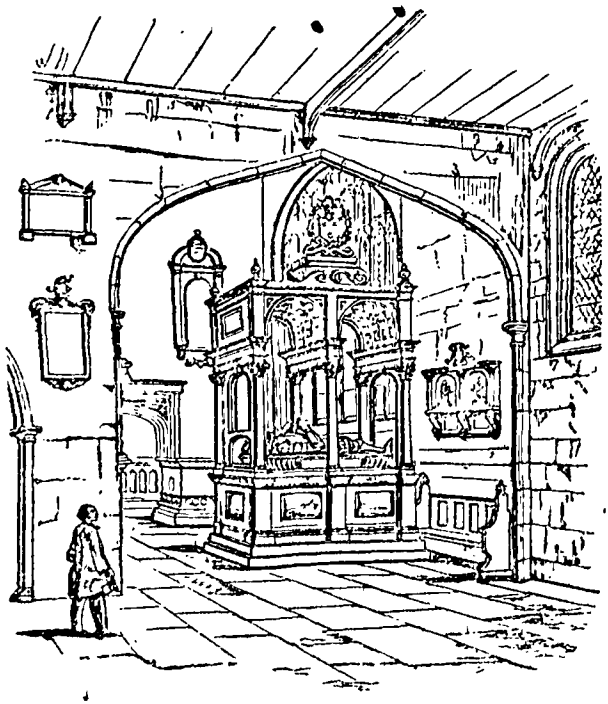
* Burgon, vol. ii., pp. 401, 402. † *Ibid.*, vol. ii., pp. 404–415.

and zealous for the dignity of both, he had little, in common with the new generation of men just appearing in the prime of life. He had done his work in raising to an elevation never before attained the old-fashioned sort of English commerce, within the narrow limits of European civilization, which he had learnt from his forerunners. In no unfriendly spirit, as we see from the numerous entries of his name as a subscriber to the exploring expeditions of Frobisher and others, but doubtless with the thought that he at any rate had no need to go out of the beaten track in which he had walked so well, he left the chivalrous company of Hawkinses and Raleighs, Drakes and Cavendishes, to extend the empire of trade to far-off regions, and to open up new and boundless tracks of commerce. And he was wise in doing so.

He died in harness. 'On Saturday, the 21st of November, 1579, when he was seventy years of age, between six and seven of the clock in the evening,' we read, 'coming from the Exchange to his house, which he had sumptuously builded, in Bishopsgate Street, he suddenly fell down in his kitchen, and being taken up, was found speechless, and presently died.' On the 15th of December he was buried solemnly and splendidly, at a cost of 800*l.*, in St. Helen's Church, hard by, a hundred poor men and a hundred poor women following him to the grave.* His greedy wife and her greedy son, born of a former husband (his own son Richard having died in 1564), inherited his immense wealth, chiefly through perversion of his will; and the indolence of the Mercers' Company, in the course of generations, robbed of nearly all its good effect the noble bequest by which he intended to have converted his famous house in Bishopsgate Street into a yet more famous college for educating young merchants in those parts of knowledge best fitted to adorn and to improve their stations. But neither avarice nor apathy have been able to deprive the noblest

* Hollinshed, *Chronicles* (London, 1587), vol. iii., p. 1310.

name in the history of Tudor commerce of its place in the heart of every Englishman, or to undo the work of its greatest owner in forwarding the interests of trade and giving dignity to the merchant's calling.



TOMBS OF SIR THOMAS GRESHAM AND SIR WILLIAM PICKERING IN SAINT HELEN'S CHURCH, BISHOPSGATE.

CHAPTER VIII.

THE HAWKINSES OF PLYMOUTH.

[1530—1595.]

In the years 1530, 1531, and 1532, 'old Master William Hawkins of Plymouth, a man for his wisdom, valour, experience, and skill in sea causes much esteemed and beloved of King Henry the Eighth, and being one of the principal sea-captains in the west parts of England in his time, not contented with the short voyages commonly then made only to the known coasts of Europe, armed out a tall and a goodly ship of his own of the burthen of 250 tons, called the *Paul of Plymouth*, wherewith he made three long and famous voyages unto the coast of Brazil, a thing in those days very rare, especially to our nation.'* In that brief sentence is contained the pith of all we know about the great man who, as far as extant history shows, was the first actual voyager from England to Brazil, and the founder of English commerce with South America.

Contemporary with Robert Thorne, the younger, and his brother Nicholas, William Hawkins shared their zeal for maritime enterprise, and the extension of trade and civilization to the newly-found regions on the other side of the Atlantic. His father, John Hawkins, of Tavistock, a gentleman by birth, appears to have been an influential shipowner and captain in Henry the Eighth's service between 1513 and

* Hakluyt, vol. iii., p. 700.

1518.* But neither of him nor of his son do we know anything in detail prior to the year 1530, when William made his first voyage to Brazil. Quitting Plymouth,—which, from being in Henry the Second's time, under the name of Sutton, 'a mean thing as an habitation for fishers,' grew important enough to be made a borough by Henry the Sixth,† and to become, in the reign of Henry the Eighth, 'a port so famous that it had a kind of invitation, from the commodiousness thereof, to maritime noble actions'‡—he touched first on the coast of Guinea, where he bought elephants' teeth and other commodities from the negroes, and then boldly crossed the Atlantic to sell them to the Indians dwelling on the coast of Brazil. 'He used such discretion,' we are told, 'and behaved himself so wisely with those savage people, that he grew into great familiarity and friendship with them; insomuch that in his second voyage,' undertaken in 1531, 'one of the savage kings of the country of Brazil was contented to take ship with him, and be transferred hither into England; whereunto Master Hawkins agreed, leaving behind in the country, as a pledge for his safety and return again, one Martin Cockeram, of Plymouth.' The native chief was brought to London, and presented to Henry the Eighth, at Whitehall; and 'at the sight of him the King and all the nobility did not a little marvel, and not without cause, for in his cheeks were holes made according to their savage manner, and therein small bones were planted, standing an inch out from the said holes, which in his own country was reputed a great bravery. He also had another hole in his nether lip, wherein was set a precious stone about the bigness of a pea. All his apparel, behaviour, and gesture were very strange to the beholders.' He remained in England for the best part of a year, leaving it to return home when Hawkins started next

* Brewer, *Letters and Papers of the Reign of Henry VIII.* (London, 1864), vol. ii., p. 1369.

† Leland, *Itinerary* (Oxford, 1744), vol. iii., p. 22.

‡ Prince, *Worthies of Devon* (Exeter, 1701), p. 389.

summer on his third voyage. Unfortunately, he died of sea-sickness on the passage, and Captain Hawkins was much afraid that he would get into trouble in consequence. 'Nevertheless, the savages being fully persuaded of the honest dealing of our men with their prince, restored again the pledge, without any harm to him or any man of the company; which pledge of theirs they brought home again into England, with their ship freighted and furnished with the commodities of the country.'*

It is probable that William Hawkins died soon after the completion of this voyage. At any rate, we hear no more of him. His example, however, was not forgotten. His son John was too young as yet to follow it; but others, chiefly merchants of Southampton, promptly took the work in hand. About the year 1540, as we learn from the meagre accounts that have come down to us, 'the commodious and gainful voyage to Brazil' was made many times by Robert Reniger, Thomas Borey, and other 'substantial and wealthy merchants' of Southampton; and in 1542 another Southampton adventurer, named Pudsey, 'a man of good skill and resolution in marine causes,' went to Brazil, there traded with the Portuguese residents, and built what was called a fort at Santos.†

This southern town of Santos seems to have been the favourite resort of the English merchants. We have a curious letter, written thence in June, 1578, by one John Withal, to Richard Staper, a merchant of Plymouth and London. Withal tells his friend how he had gone thither on a voyage, intending to return to England shortly, but that he has fallen in with a wealthy native of Portugal, who prefers him to any of his own countrymen as a husband for his daughter, and "doth give with her in marriage to me part of an engine which he hath, that doth make every year 2,000 ducats' worth of sugar, little more or less," with a promise that he shall in due time be sole proprietor of the machine and of sixty or seventy slaves as well. "I give my

* Hakluyt, vol. iii., pp. 700, 701. † *Ibid.*, p. 701.

living Lord thanks," he exclaims, "for placing me in such honour and plentifulness of all things!" But shrewd Withal desires yet further increase in plentifulness. Therefore he writes to Staper, saying that if he and Edward Osborne, one of the richest and most enterprising London merchants of that time, will send him a cargo of English goods he will be able to dispose of them for thrice as much as they cost, and to send home in return a very profitable ship-load of sugar. "If you have any stomach thereto," he adds, "in the name of God, do you espy out a fine bark of 70 or 80 tons, and send her hither. First, you must lade in the said ship certain Hampshire and Devonshire kerseys; for the which you must let her depart from London in October, and touch in the Canaries, and there make sale of the kerseys, and with the proceeds thereof lade fifteen tuns of wines that be perfect and good, and six dozen of Cordovan skins of these colours, to wit, orange, tawny yellow, red, and very fine black. I think you shall not find such colours there; therefore you shall cause them that shall go upon this voyage to take saffron with them to cause the same skins to be put into the said colours. Also, I think you shall take oil there; three hogsheads of sweet oil for this voyage are very necessary, or 150 jars of oil." Then follows a long list of the commodities, and the quantities of each, that had better be sent off, the catalogue giving us a very clear notion as to the nature of the dealings with which our immense American and West Indian trade began. Cloths and flannels, hollands and hose, shirts and doublets, are spoken of as specially important. In the Brazil market there is room for 400 ells of Manchester cottons, 'most black, some green, some yellow;' also for 400 or 500 ells of some linen cloth of a cheap kind for making sheets and shirts, and 4 pounds of silk; as well as 8 or 10 dozen hats, 4 dozen reams of paper, 4 dozen scissors, 24 dozen knives, 6,000 fish-hooks, and 400 pounds of tin, with a little scarlet parchment, lace and crimson velvet; "and, lastly, a dozen of shirts for my wearing, also

6 or 8 pieces of stuff for mantles for women, which is the most necessary thing that can be sent."*

In 1580 a cargo of such commodities as these was despatched not by Richard Staper and Edward Osborne, but by a little company of London merchants, among whom Christopher Hodsdon, Anthony Garrard, Thomas Bromley, John Bird, and William Elkin were chief, in the *Minion of London*.† Let us hope that it fared well, and that John Withal obtained his three hundred per cent. of profits. But the South American seas were at this time beginning to be frequented by much more notable ships, the property of much more notable adventurers.

Captain William Hawkins left two sons, William, who, early in Queen Elizabeth's reign established himself as a merchant and shipowner in London, and John, destined to become one of the foremost naval heroes of England. He was a lad about ten or twelve years old when his father went to Brazil, and, as he betook himself early to the sea,‡ it is just possible that he shared in one or more of these expeditions. We know, at any rate, that during his youth and early manhood 'he made divers voyages to the Isles of the Canaries, and there by his good and upright dealing being grown in love and honour of the people, informed himself of the state of the West Indies, whereof he had received some knowledge by the instructions of his father, but increased the same by the advertisements and reports of that people; and being, amongst other things, informed that negroes were very good merchandize in Hispaniola, and that store of negroes might easily be had upon the coast of Guinea, he resolved within himself to make trial thereof.'§

This, if a new, was certainly not a very honourable branch of English commerce. But the discredit lies rather with the age than with John Hawkins himself. For generations it had been the custom of the Spaniards and Portuguese to make slaves of

* Hakluyt, vol. iii., p. 701.
† *Ibid.*, vol. iii., p. 704.
‡ Prince, p. 389.
§ Hakluyt, vol. iii., p. 500.

their Moorish prisoners and of the African tribes associated with them; and from time immemorial blacks had been reckoned an inferior race of beings. A man as philanthropic as Las Casas, the great apostle of the Indians, urged the substitution of negro for Indian slavery, on the ground of humanity, never thinking that the cruelty was as great in the one case as in the other. Hawkins therefore shocked no prejudices and broke no accepted moral law by participating

SIR JOHN HAWKINS.

in the slave-trade. It is true that a man of generous nature and high sense of honour would have preferred some other way of enriching himself. But Hawkins was not remarkable for generous or highly honourable conduct. He was a daring voyager, a brave soldier, and one of the great promoters of our country's commercial greatness. In other respects he was no better than his fellows.

Much cruelty, of course, was perpetrated in his self-appointed business. Having, in the spring of 1562, con-

sulted with his father-in-law, Master Benjamin Gonson, a well-to-do merchant of London, and through him with some richer and more influential men—Alderman Duckett, Sir Thomas Lodge, and Sir William Winter among the number—he obtained from them money enough to fit out three good ships—the *Solomon*, of 120 tons; the *Swallow*, of 100; and the *Jonas*, of 40—and to man them with a hundred hardy sailors by the autumn of the same year. He left England in October, touching first at Teneriffe, and then halting at Sierra Leone, 'where he stayed some time, and got into his possession, partly by the sword and partly by other means, to the number of three hundred negroes at the least, besides other merchandizes which that country yieldeth.' With that cargo he proceeded to Hispaniola, 'where he had reasonable utterance of his English commodities and of his negroes, trusting the Spaniards no further than that by his own strength he was able to master them.' In exchange for his mixed cargo he obtained a goodly number of pearls, besides a sufficient quantity of hides, ginger, sugar, and the like, to fill not only his own three ships, but two chartered hulks as well; and thus, 'with prosperous success and much gain to himself and the aforesaid adventurers, he came home, and arrived in September, 1563.'*

In the autumn of the following year Hawkins set out again, under the patronage of Lord Robert Dudley, afterwards the famous Earl of Leicester, the Earl of Pembroke, and some others,† whose subscription of 500*l.* enabled him to charter one of the stoutest and largest ships in Queen Elizabeth's service, the *Jesus of Lubeck*, of 700 tons burthen, besides his old *Solomon* and *Swallow*, and two other little vessels, the *Tiger* and the *Saint John Baptist*, with about two hundred men on board in all. "Serve God daily," ran the last of the pithy rules which he drew up for

* Hakluyt, vol. iii., p. 500.

† Record Office MSS., *Reign of Elizabeth, Domestic Correspondence*, vol. xxviii., No. 2, and vol. xxxvii., No. 61.

their guidance; "love one another; preserve your victuals; beware of fire; and seek good company." Very curious is the piety with which these men engaged in their evil work—work not the less evil in itself because the doers saw no harm in it, and because its first and most apparent results tended greatly to the naval power and glory of England.

Cape Verde was the first African place at which they stayed. The natives they found 'very gentle and loving, more civil than any others, because of their daily traffic with the Frenchmen;' but that did not deter Hawkins from attempting to kidnap a number of them. Failing, through the treachery or right feeling of some of his men, he sailed southwards as far as the Rio Grande, and there 'went every day on shore, burning and spoiling their towns.' 'They took many in that place,' says the mariner who has written a history of the voyage, 'and as much of their fruits as they could well carry away.' Other parts of the coast were visited, until a full cargo of slaves was obtained, and then the traders proceeded to the West Indies. They were becalmed for eighteen days midway, 'having now and then,' says our chronicler, 'contrary winds and some tornadoes amongst the calm, which happened to them very ill, being but reasonably watered for so great a company of negroes and themselves. This pinched them all, and which was worse, put them in such fear that many never thought to have reached the Indies without great death of negroes; but the Almighty God, which never suffereth his elect to perish, sent them the ordinary breeze.'

The breeze took them first to Margarita, and then to Cumana, and then to Barbarata; but in none of these places did Captain Hawkins find a market for his negroes, until, in the latter port, he landed a hundred men, well armed with bows and arrows, arquebuses, and pikes, and so forced the Spanish residents to buy his negroes at his own price. After that he proceeded to Curaçoa, where 'they had traffic for hides, and found great refreshing both of beef, mutton,

and lambs, whereof there was such plenty that, saving for skins, they had the flesh given them for nothing; and the worst in the ship thought scorn, not only of mutton, but also of sodden lamb, which they disdained to eat unroasted.' After refreshing his men with these good things, Hawkins returned to the mainland of South America, and proposed to exchange his negroes for the hides and sugars of Rio de la Hacha. 'But seeing they would, contrary to all reason, go about to withstand his traffic, he would not it should be said of him that, having the force he had, he was driven from his traffic per force, but would rather put it in adventure whether he or they should have the better, and therefore he called upon them to determine either to give him license to trade or else stand to their own defence.' The townsmen, after deliberation, answered that they would buy his negroes for half the sum he asked. 'Whereupon the captain, weighing their unconscionable request, wrote to them a letter, saying that they dealt too rigorously with him, to go about to cut his throat in the price of his commodities, which were so reasonably rated as they could not by a great deal have the like at any other man's hands; but, seeing they had sent him this to his supper, he would in the morning bring them as good a breakfast.' That breakfast, of arrows and javelins, had such a wholesome effect on the Spaniards that 'they made their traffic quietly.' So it was at other ports. At length, after some disasters, the whole stock of negroes was disposed of. Then the voyagers set about returning home. 'Foul winds detained them 'till victuals scanted, so that they were in despair of ever reaching home, had not God provided for them better than their deserving; in which state of great misery they were provoked to call upon Him by frequent prayer, which moved Him to hear them,' and on the 20th September, 1565, they arrived at Padstow in Cornwall, 'with the loss of but twenty persons in all the voyage, and with great profit to the venturers, as also to the whole realm, in bringing home both gold, silver, pearls, and other jewels in

great store.'* Great was the favour with which the perpetrators of these deeds were regarded by Queen, Court, and people. As for Hawkins himself, 'by way of increase and augmentation of honour, a coat of arms and crest were settled upon him and his posterity,' the chief peculiarity in which was 'a demi-Moor, in his proper colour, bound and captive,' fit token of the iniquitous trade which he had made popular in England.†

That voyage was followed by others, each one more ambitious than the last, in which first Hawkins, and after him a crowd of imitators—one, at any rate, destined to become even more famous than himself—managed to combine the pursuit of gain by violent and often unholy modes of traffic with the more patriotic work of crippling the overweening power of Spain. Philip the Second was, to Protestant Englishmen, the Antichrist of those days, and none hated him more, or sought more persistently to cripple his power, by foul means or fair, than did Hawkins and his brother seamen. In the autumn of 1566, we find him at Plymouth making the strange proposal to 'repair armed, for the purpose of traffic, to places privileged by the King of Spain.'‡ In this instance Queen Elizabeth's government deemed it better to forbid such a step; and accordingly Hawkins was compelled to sign a bond for 500*l.* 'to forbear sending his ship, the *Swallow*, about to make a voyage to the coast of Guinea, to any place in the Indies privileged by the King of Spain.'§

Hawkins seems to have been thereby hindered in his intended voyage; and when he really set out next year 'to lade negroes in Guinea,' as he said, 'and sell them in the West Indies in truck of gold, pearls, and emeralds,'‖ he

* Hakluyt, vol. iii., pp. 501–521.

† Prince, p. 389.

‡ Lemon, *Calendar of State Papers, Domestic Series, of the Reigns of Edward VI., Mary, and Elizabeth, preserved in H. M. Public Record Office* (London, 1856–1865), vol. i., p. 279.

§ *Ibid.*, p. 281.

‖ *Ibid.*, p. 323.

observed it as far as he was able. On the 2nd of October, 1567, he quitted Plymouth with two ships, the *Jesus* and the *Minion*, supplied by Queen Elizabeth herself, and four smaller vessels, equipped by Hawkins, his elder brother William, and other adventurous merchants, the whole being furnished, we are told, with fifteen hundred soldiers and seamen.* One of the four was the *Judith*, of 50 tons burthen, with Francis Drake, now about two-and-twenty years of age, for its captain. Drake was a native of Plymouth,—according to one account, a kinsman of Hawkins.† The son of a poor parson, and the eldest of twelve, he had, at a very early age, entered the service of one of his father's friends, who made small trading voyages between the coast towns of the east of England and occasionally crossed over to France and Holland. He had served his master so well that he, dying about the year 1565, had bequeathed to him the bark which he had helped to manage, and with its assistance he had scraped together a little sum of money, when he heard of Hawkins's new expedition. Thereupon he sold his vessel, hastened to Plymouth, and embarked his all in the West Indian venture.‡

This time the voyage was not profitable. Nearly five hundred negroes were kidnapped on the coast of Guinea. But, in the West Indian waters, bad weather and Spanish treachery destroyed four out of the six vessels, and though many of the mariners were also lost, there was hardly room for the survivors in the already crowded *Minion* and *Judith*. "With sorrowful hearts," wrote Captain Hawkins, "we wandered in an unknown sea by the space of fourteen days, till hunger enforced us to seek the land; for hides were thought very good meat: rats, cats, mice, and dogs, none escaped that might be gotten; parrots and monkeys, that were had in great price, were thought then very profitable if

* Hakluyt, vol. iii., p. 522.

† Prince, p. 236.

‡ Campbell, *Lives of the British Admirals*, vol. i., pp. 422, 423.

they served the turn one dinner." At last, in October, 1568, they drifted to the coast of Mexico, near Cape Roxo, "where we hoped to have found inhabitants of the Spaniards, relief of victuals, and place for the repair of our ship, which was so sore beaten with shot from our enemies, and bruised with shooting off our own ordnance, that our weary and weak arms were scarce able to keep out water. But all things happened to the contrary; we found neither people, victual, nor haven of relief; only a place where, having fair weather, with some peril, we might land a boat." Several boatloads of people, about a hundred in all, were here set ashore, chiefly, as it seems, by their own desire, and left to support themselves as best they could until help could be sent from England. The others slowly sought their way home, many dying each day of starvation before, on New-Year's Eve, they reached the coast of Galicia, where, "by excess of fresh meat, the men grew into miserable diseases." At last, on the 25th of January, 1569, the few survivors, obtaining assistance from some English seamen whom they met at Vigo, landed in Cornwall. "If all the miseries and troublesome affairs of this sorrowful voyage," said Hawkins, "should be perfectly and thoroughly written, there should need a painful man with his pen, and as great a time as he had that wrote the lives and deaths of the martyrs."*

It was too miserable, and troublesome, and sorrowful for Hawkins, now about fifty years of age, to be eager for another West Indian enterprise. But Drake was just half as old. He had lost all his little store of money, and gained an immensity of hatred against Spain and the Spanish colonies of America. Hope of wealth and hope of glory, personal revenge and a desire to punish the great enemy of England, all prompted him to carry on a private war with Spain. 'A dwarf,' says Fuller of this enterprise, 'standing on the mount of God's Providence, may prove an overmatch for a giant;' and it is plain that Drake and his fellow-sea-

* Hakluyt, vol. iii., p. 522–525.

men did really think that they were doing God service by attacking the chief supporter of the Inquisition, the haughty destroyer of independence in the Netherlands, and the greatest foe to civil and religious liberty known in the sixteenth century. At any rate they did good work for their country and themselves; and, in their case, if ever, it must be admitted that the means were justified by the ends. 'This doctrine,' according to one and not a very friendly historian, 'how rudely soever preached, was very taking in England, and therefore Drake no sooner published his design than he had a number of volunteers ready to accompany him, though they had no such pretence even as he had to colour their proceedings.'* He set wisely about his work. In 1570 and 1571 he made two harmless trading expeditions to the West Indies, about which we have unfortunately no details, partly to make money and partly to study the tactics of the Spaniards. Thus prepared, he started in 1572 on the famous voyage by which the southern seas were for the first time opened up to English traffic, and in 1577 on the yet more famous voyage by which he sailed right round the globe. But these expeditions, and others that succeeded them, undertaken both by Drake himself and by a crowd of followers, were so thoroughly warlike, and had so little to do with honest trade, that we have not here to speak of them. They did exert a notable influence upon commerce, but only by encouraging English merchants and seamen to embark on distant enterprises, and to make themselves masters of the wealth of far-off lands.

One proceeding of Drake's, especially, is said to have had a very practical effect on English commerce. Returning, in the autumn of 1587, from his memorable expedition against Cadiz, he fell in with a huge Portuguese trading vessel on its way from the East Indies. 'And it is to be noted,' as Hakluyt remarks, 'that the taking of this carrack wrought two extraordinary effects in England: first, that it taught

* CAMPBELL, *British Admirals*, vol. i., p. 423.

others that carracks were no such bugs that they might be taken; and, secondly, in acquainting the English nation more generally with the particularities of the exceeding riches and wealth of the East Indies, whereby themselves and their neighbours of Holland have been encouraged, being men as skilful in navigation and of no less courage than the Portugals, to share with them therein.' 'By the papers found on board,' says another old historian, 'they so fully understood the rich value of the Indian merchandizes, and their manner of trading into the eastern world, that they afterwards set up a gainful trade and traffic, and established a company of East India merchants.' *

John Hawkins did not live long enough to take a prominent part in that new and gainful traffic with the East Indies. But in the later years of his life, he ranked as one of the merchants whose enterprise and wealth, used in the advancement of foreign commerce, promoted other enterprise, and helped the accumulation of fresh stores of wealth. After his disastrous expedition of 1567 and 1568, he seems for some years to have abstained from West Indian traffic. His elder brother, William, had been, from the first, a busy merchant of Plymouth and London; and it is likely that John, besides his maritime adventures, had all along been a partner in the quieter business inherited from their father. At one time, we are told, the two brothers were owners of thirty trading-vessels; † but of the use to which they put them, and of the general nature of their transactions, we know very little indeed. Frequently, it would appear, their ships were chartered to other merchants trading with the European ports; and much profit came to them as agents both of the Crown and of private individuals, in supplying vessels with provisions and other necessary stores.‡

But neither brother could be satisfied with employment as a mere merchant. Near the beginning of December,

* Stow, *Annals*, p. 808. † *Ibid.*, p. 807.
‡ Lemon, *Calendar*, vol. ii., pp. 14, 592, &c.

1568, a very large amount of Spanish treasure, worth about 400,000*l.* in all, fell in the way of the merchants of Plymouth, Southampton, and the other western ports. As it chanced, William Hawkins had just before that heard the report of his brother John's disastrous adventure with the Spaniards in the West Indies. It was even said that he had been put to death by them. "God forbid it should be true!" wrote William to Secretary Cecil on the 3rd of December; "but if it be, I shall have cause to curse them whiles I live, and my children after me." * On this account he was eager to take the revenge just then within his reach. He petitioned Cecil "to the end there might be some stay made of King Philip's treasure in these parts, till there be sufficient recompense made for the great wrong offered; and also other wrongs done long before this. I hope," he added, "to please God best therein, for that they are all God's enemies." * Permission was accorded, to Hawkins's great satisfaction; and for the way in which he did his share in the work he was highly applauded. Writing to Cecil on the 1st of January, 1569, Sir Arthur Champernoun spoke of him as "an honest and necessary person." "He is the meetest," he said, "of any that I know to be fixed in these parts; being both for his wisdom, honesty, credit, and zeal, not inferior to any of his calling in this country; whose help and advice I have especially used in these doings; and without whom not I only in like matters shall feel a want, but rather the town of Plymouth and places near thereunto will be utterly unfurnished of their chiefest furtherance in such services as may be of any importance." † Three weeks later we find the merchant soliciting Queen Elizabeth's Council for "some relief for the port and town of Plymouth," ‡ and in many ways he seems to have done his best towards the work of local improvement, before Sir Francis Drake conferred on Plymouth its greatest boon in augmenting its water supply by means of the Leet.

* Record Office MSS., *Reign of Elizabeth, Domestic Series*, vol. xlviii. No. 50. † *Ibid.*, vol. xlix., No. 2. ‡ *Ibid.*, No. 37.

John Hawkins was not often in Plymouth. Already famous as a sailor and a wonderful hater of the Spaniards, Queen Elizabeth soon employed him about congenial work. In September, 1570, he was in command of a little squadron of her majesty's ships, on some coasting expedition, when an accident enabled him to give characteristic evidence of his temper. A large Spanish fleet, we are told, was on its way to Flanders, thence to convey Philip the Second's new wife, Anne of Austria, to Spain, when, passing close to the English coast, it fell in with Hawkins's ships. The Spanish admiral attempted to pass without paying the usual salute. 'Thereat Sir John ordered the gunner of his own ship to fire at the rigging of the Spanish admiral, who taking no notice of it, the gunner fired next at the hull, and shot through and through. The Spaniards upon this took in their flags and topsails, and running to an anchor, the Spanish admiral sent an officer of distinction in a boat to carry at once his compliments and complaints to Sir John Hawkins. He, standing upon deck, would not either admit the officer or hear his message; but bid him tell his admiral that, having neglected the respect due to the Queen of England in her seas and port, and having so large a fleet under his command, he must not expect to lie there, but in twelve hours weigh his anchor and begone, otherwise he should regard him as an enemy declared, his conduct having already rendered him suspected. The Spanish admiral, upon receiving this message, came off in person, desiring to speak with him, which at first was refused, but at length granted. The Spaniard then expostulated the matter, insisted that there was peace between the two crowns, and that he knew not what to make of the treatment he had received. Sir John Hawkins told him that his own arrogance had brought it upon him, and that he could not but know what respect was due to the Queen's ships; that he had despatched an express to her Majesty with advice of his behaviour, and that in the meantime he would do well to depart. The Spa-

niard still pleaded ignorance, and that he was ready to give satisfaction. Upon this Sir John Hawkins told him mildly that he could not be a stranger to what was practised by the French and Spaniards in their own seas and ports; adding, "Put the case, sir, that an English fleet came into any of the King your master's ports, his Majesty's ships being there, and those English ships should carry their flags in their tops, would you not shoot them down, and beat the ships out of your port?" The Spaniard owned he would; confessed he was in the wrong; submitted to the penalty Sir John imposed; was then very kindly entertained, and they parted very good friends."*

That show of friendship was soon followed by a much more notable piece of deception, in which Hawkins, stirred by his life-long hatred of the Spaniards, proved himself more than a match for even Philip the Second of Spain. In the autumn of 1570, it seems, he was in communication with the Spanish Ambassador in London respecting the liberation of some of his comrades, who had been made prisoners in the West Indies two years before. In April, 1571, he sent a message to Philip himself at Madrid, pretending that he was weary of Queen Elizabeth's fickle and tyrannical rule, and offering to shake off his allegiance, and to give the Spaniards all the advantages of his maritime skill and his intimate acquaintance with English statecraft, on condition that his old friends should be set free, and he himself provided with suitable employment. To this astonishing proposal Philip gladly listened. He called for proofs that he was not being played upon. Proofs satisfactory to him were sent; and in the following August not only were the captives released but a large sum of money was transmitted to Hawkins, to be used by him in making traitors of other Englishmen, and preparing some English ships for Spanish service. Even the details of the service on which they were to be employed were confided to him. Never before had Philip been so duped. Hawkins straightway informed Queen Elizabeth of the state

* Campbell, *British Admirals*, vol. i., pp. 410, 411.

of affairs, and enabled her to use both Philip's secrets and Philip's money to his serious damage. "I have sent your lordship the copy of my pardon from the King of Spain, in the very order and manner I have it," he said in his letter on the subject to Sir William Cecil. "The Duke of Medina and the Duke of Alva hath every of them one of the same pardons, more amplified, to present unto me, though this be large enough, with my great titles and honours from the King—from which God deliver me! Their practices be very mischievous, and they be never idle. But God, I hope, will confound them, and turn their devices upon their own necks. I will put my business in some order, and give my attendance upon her Majesty, to do her that service that by your Lordship shall be thought most convenient in this case." *

Hawkins soon showed himself to Philip as a true, though not a very truthful, Englishman. In February, 1572, he was commissioned, with some others, to clear the British seas of pirates and freebooters, that is, to attack any Spanish vessels that were to be found near the English coast.† How he fared therein we are not told, but be so far satisfied the Queen that she appointed him, on the 18th of November, 1577, in partnership with his father-in-law, Benjamin Gonson, to the office of Treasurer of the Navy.‡ Gonson had been in occupation of this office ever since the year 1557,§ and it is probable that now old age prevented his proper attention to its duties, without the assistance of such a man as his son-in-law. Be that as it may, he died near the end of 1578, and on the last day of that year the appointment was given altogether to John Hawkins, a sum of 5,714*l.* 2*s.* 2*d.* yearly being allowed him for the expenses of his work.‖

For many years before that Hawkins had had some employment in other ways. Along with Humphrey Gilbert, he was elected member for Plymouth in the Parliament that

* Froude, *History of England from the Fall of Wolsey to the Death of Elizabeth* (London, 1866), vol x., pp. 260-270.

† Lemon, vol. i., p. 437.

‡ *Ibid.*, p. 566.

§ *Ibid.*, p. 90.

‖ *Ibid.*, p. 609.

met on the 2nd of April, 1571, to be dissolved in seven weeks' time.* In May, 1572, he was elected again, this time having Edward Tremaine for his associate; and he seems to have taken part in its business carried on at intervals until April, 1583.† It was during this long term of membership, before his appointment as Treasurer of the Navy, that, on the 11th of October, 1573, he was nearly killed by accident. As he was crossing the Middle Temple, on his way to hear a lecture at Whittington College, a mad Protestant, mistaking him for Sir Christopher Hatton, stabbed him in the back, and was only prevented from murdering him by his own presence of mind and strength of limb.‡

As the friends of Gilbert, Raleigh, and Frobisher, William and John Hawkins heard much during these years of the projects for American colonization and North-Western discovery. While he had been busy with his trading expeditions to Guinea and the West Indies, the old notions of the Cabots and the Thornes had been revived, chiefly through the influence of Sir Humphrey Gilbert. The England of Queen Elizabeth's days contained few worthier or abler men than Gilbert. Raleigh's half-brother, and a brave captain under Sir Henry Sidney in troublous times of Irish rebellion, he came to England in the autumn of 1566, his age being then about seven-and-twenty; and to that date must be assigned his petition to the Queen, beseeching her, as nothing had been said or done for a long time concerning the finding of a passage to Cathay, that he might be allowed to make trial thereof at his own cost.§ In that petition he suggested a north-eastern route. In another, which must have been written a few months later, he decided in favour of a north-west course, as most hopeful for the speedy discovery of a passage to Cathay, 'and all other the rich parts of the

* Willis, *Notitia Parliamentaria* (London, 1750), vol. iii., pt. 2, p. 80.

† Willis, vol. iii., part ii., p. 90. ‡ Camden, *Annales*, p. 284.

§ Sainsbury, *Calendar of State Papers, Colonial Series (East Indies, China, and Japan), preserved in H. M. State Paper Office, and elsewhere* (London, 1863), vol. i., p. 6.

world not found;' and in consideration of his great charges, 'besides the apparent miserable travel, hazard, and peril of his life,' he asked for the life-governorship of whatever territory he might discover, and a tithe of any profits that might accrue.* These reasonable demands were refused, however, in January 1567; and in the following June Gilbert was sent back to Ireland, there to aid in planting a colony of obedient subjects in Ulster, as a check upon the mutinous spirit of the natives. No important plan for more remote enterprise or colonization appears to have been announced during the next seven years; but Gilbert's mind was at work, and his projects were gaining favour with others. In March, 1574, he was again in England, and again seeking the Queen's sanction for the attempted discovery of sundry rich and unknown lands, 'fatally reserved,' as he said, 'for England and for the honour of her Majesty.'† To the same effect was a very able treatise written by him 'to prove a passage by the north-west to Cathay and the East Indies,' published in May, 1575.‡ The date is important. Though Gilbert had not sufficient influence at Court to obtain the commission after which he had been striving for years, he had the merit of arousing nearly all the interest then existing on the subject, and must not lose the honour, certainly his due, of having by this very discourse, as well as by his earlier arguments, instigated Martin Frobisher to plan and execute the voyage of discovery upon which he embarked in June, 1576.

Two years before that date, Frobisher had gained the favour of the Queen, and obtained from her a letter to the Muscovy Company, urging them to renew their efforts, long discontinued, for finding a north-east passage to Cathay; and that letter, not being attended to, was followed by another, written in more imperative terms.§ In the mean-

* Sainsbury, pp. 6, 7.

† Record Office MSS., *Reign of Elizabeth, Domestic Correspondence*, vol xcv., No. 63.

‡ Harluyt, vol. iii., pp. 42, 43. § Sainsbury, p. 12.

while Frobisher had yielded to Gilbert's arguments in considering the route to the north of Greenland better than that in the direction of Russia which had cost Willoughby his life in 1554, and, as soon as license was granted, he set himself diligently to collect men and money for the work. "I daily instructed him," writes Michael Lock, agent of the Muscovy Company, and son of Sir William Lock, a wealthy merchant, contemporary with Gresham and partner in some of his financial dealings,* "making my house his home and my purse his purse at his need, and my credit his credit to my power, when he was utterly destitute, both of money, and credit, and of friends." For a time Frobisher lived at the house of one Brown, in Fleet Street, and then, to be nearer Lock, he moved to Widow Hancock's house, in Mark Lane. When, after many months, he was not able to find venturers enough, and had received promise of only half the sixteen hundred pound, he was 'a sad man.' Lord Burghley would not help, unless 'a convenient person should take charge of this service;' and by many, Frobisher, having 'very little credit at home, and much less to be credited with the ships abroad,'

* This fragment of autobiography is well worth quoting:—"My late father, Sir William Lock," says Michael, writing in 1577, "knight and alderman of London, kept me at schools of grammar in England till I was thirteen years old, which was A.D. 1545, and, he being sworn servant to King Henry the Eighth, his mercer and also his agent beyond the seas in divers affairs, he then sent me over seas to Flanders and France to learn those languages and to know the world. Since which time I have continued these thirty-two years in travail of body and study of mind, following my vocation in the trade of merchandize; whereof I have spent the first fifteen years in continued travail of body, passing through almost all the countries of Christianity; namely, out of England into Scotland, Ireland, Flanders, Germany, France, Spain, Italy, and Greece, both by land and by sea, not without great labours, care, dangers, and expenses of money incident; having had the charge as captain of a great ship of burthen, 1,000 tons, by the space of more than three years, wherewithal I returned into England. In which travels, besides the knowledge of those famous common languages of those countries, I sought also for the knowledge of the state of all their commonwealths, chiefly in all matters appertaining to the traffic of merchants; and the rest of my time I have spent in England under the happy reign of the Queen's Majesty now being."—*British Museum, Cottonian MS., Otho*, E. viii., fol. 41.

was not thought the most convenient person. At the end of a year, however, all difficulties were overcome. Frobisher was 'alive again.'* On the 12th of June, 1576, he quitted Gravesend. Four months were spent in sailing to Labrador, in making discoveries and enduring perils, of which the world has often been informed, and in returning to England by way of Friesland. In London, on the 9th of October, 'they were joyfully received with the great admiration of the people, bringing with them a strange man and his boat, which was a wonder unto the whole city, and to the rest of the realm that heard of it as seemed never to have happened the like great matter to any man's knowledge.'†

The stir that filled all England at the report of Frobisher's success, and of the new source of gold that he fancied he had found, is familiar matter of history. In 1577, and again in 1578, he went back to the northern coast of America, each time to add something to the geographical knowledge of the world, and to do yet more good by setting an example of brave endurance and persistent labour in the cause he had at heart; but, as everybody knows, no gold was found, and he himself was altogether impoverished. Two notable letters, undated but evidently to be referred to this time, are extant. In one, Frobisher addresses the Queen, praying to be employed somehow in her Majesty's service, or else to have some relief, "that he may but live;" and assuring her that he would rather live with credit as her servant for a penny a day than grow rich under foreign princes. Not quite so self-sacrificing is his wife. Along with the husband's petition is one in which Dame Isabel Frobisher, "the most miserable poor woman in the world, in her most lamentable manner," relates to Sir Francis Walsingham how her former husband was a very wealthy man, who left her in very good state, but how her present lord—"whom God forgive"—has spent all, and put her and her children "to the wide world to shift." They are

* Sainsbury, pp. 51, 52. † *Ibid.*, p. 14.

all, she says, in a poor room at Hampstead, ready to starve, and, unless the Secretary of State will help her to recover a debt of four pounds, or will otherwise assist her, they must famish.*

Frobisher and his household were not the only ones reduced to poverty by zeal in the cause of maritime research. In 1581 Sir Humphrey Gilbert wrote to Walsingham about some money due to him from the Crown. It was a miserable thing for him, he said, that, after seven-and-twenty years' service, he should now be subject to daily arrests, executions, and outlawries, and have even to sell his wife's clothing from off her back, for the sake of buying food to live upon; and there are extant several other as touching letters, from himself and his wife, detailing the straits to which they were brought.† But the poor man was able to talk much and eloquently upon the subject most dear to him, and, though never allowed to see the fruit of his labours, he was able to do much. To him, as we have before remarked, was chiefly due the merit of reviving the projects for exploring the north-western seas. When Frobisher was preferred before him, he magnanimously subscribed in furtherance of the work as much money as was given by some of the wealthy followers of the Court, and straightway applied himself to another and a yet worthier scheme. As early as 1574 there is evidence that, in conjunction with Christopher Carlile, he was planning the settlement of a colony on the northern coast of America, 'of all other unfrequented places the only most fittest and most commodious for us to intermeddle withal.' It was proposed, as a beginning, to convey thither a hundred men, to keep them there a year, during which time the friendship of the natives should be cultivated and observations should be made both as to what commodities the country could yield, and as to what things were best fitted for exportation, and so to make everything ready for a more extensive plantation.‡

* Record Office, MSS., *Domestic Correspondence*, vol. cli., Nos. 16, 17.

† *Ibid.*, vol. cxlix., No. 66.

‡ *Ibid.*, vol. xcv., No. 63.

Nothing appears to have been done, however, till 1578. In that year a charter of colonization was granted by Queen Elizabeth to Gilbert;* and by the 23rd of September, just five days previous to Frobisher's starting upon his third voyage, as we learn from a letter written by him to Sir Francis Walsingham, he had made everything ready for embarking at Dartmouth, with a fleet of eleven ships, containing five hundred able men.† All, if they were able, were not willing. On the 12th of November, Gilbert wrote to complain of the unkind and ill dealing shown towards him by several gentlemen of his company, and to tell of the consequent separation. His own fleet of seven sail, however, was large enough, he said, for the business.‡ The number of ships was at last reduced to six, one being left behind as leaky. The rest set sail about the 1st of December, Walter Raleigh being captain of one ship, and our merchant, William Hawkins, of another.§

That is all that we know of his share in the enterprise, and of the enterprise itself we know very little. Gilbert proceeded to Newfoundland, obtained some fresh knowledge respecting the country; but for lack of means did nothing towards its immediate colonization, and returned to England early in the following year. He was too poor to undertake a fresh expedition before 1583, and then he was wrecked on his way to Newfoundland.

In the meanwhile preparations had been made for another voyage to the North-West. First projected, as it seems, by the Earls of Shrewsbury and Leicester, and largely subsidized by them, it was taken up by all the leading seamen and discoverers of the time. Frobisher, who was to take the command, did his best to make the enterprise greater than any of the three he had already led. Drake subscribed 1,000 marks to the general concern, besides sending a ship of his

* HAKLUYT, vol. i., p. 677.
† LEMON, vol. i., p. 600.
‡ *Ibid.*, p. 605.
§ *Ibid.*, p. 609.

own, at a cost of 1,000*l.*, and enlisting the services of the sailors who had lately sailed round the world with him, and therefore, as he said, would have "some experience that way." * Captain John Hawkins, as he wrote from Chatham on the 20th of October, gave the project his sympathy, but nothing else. Neither adventurers nor anything needful for the furtherance of so good an enterprise, one of a sort for which he in particular had always had "a very good liking," he said, could be wanting; and he would have been glad if his ability and estate had been such as he might share in it. But he was hardly able to overcome the debt he owed to her Majesty and to keep his credit. A sickness that had long troubled him, he added, still abode with him: every second day he had a fit, and it seemed more reasonable that he should prepare for his grave than encumber himself further with worldly matters.†

But a 'young Mr. Hawkins,' William by name,—whom, though without actual proof, we may safely assume to have been John Hawkins's nephew, son of his brother William,—was one of the most energetic and prominent members of the expedition. First planned as an expedition of discovery, it was gradually changed into one of merchandize. "We will that this voyage shall be only for trade," ran the instructions issued to Frobisher in February, 1582, "and not for discovery of the passage to Cathay otherwise than if, without hindrance of your trade and within the said degree, you can get any knowledge touching that passage."‡ Those were terms not agreeable to Frobisher, and therefore, as it seems, he abandoned the enterprise. Edward Fenton was chosen his successor, with William Hawkins as his second, many being anxious that Hawkins should take the lead, he being "an honest gentleman of milder nature."§ It would have been well if it could have been so. Fenton, anxious to turn the business to his own advantage, and careless for all other

* Sainsbury, vol. i., pp. 67, 68.
† *Ibid.*, p. 68.
‡ *Ibid.*, p. 75.
§ *Ibid.*, p 76.

interests, had hardly left Plymouth, on the 2nd of June, when he began to persecute his subordinates, Hawkins most of all, and to lead the little fleet into all sorts of difficulties. Making no attempt to go northward, he proceeded to the coast of Brazil and there floundered about till his little fleet was attacked by a much larger Spanish force. There was a "hot fight," in which the Spaniards received more harm than they were able to cause; but the English were too much damaged to proceed with advantage; otherwise, said Fenton in his report, "they had brought home in honest trade above 40,000*l.* or 50,000*l.*"* As it was, nothing was even attempted. On the return home, during one of the many quarrels into which Fenton's hasty temper and insulting manner brought him, he declared that the voyage had failed because he had not chosen to play the thief, as Drake had done. "When we come home," exclaimed Hawkins, "if you call Sir Francis thief, I will see how you can justify it, for when we came both forth we were gentlemen alike." "Thou shalt not be as good as I," Fenton answered, "so long as thou livest." "What make you of me then?" was Hawkins's rejoinder. Replied Fenton, "A knave, a villain, and a boy." "If I were at home," said Hawkins, with becoming moderation, "I would not be afeard to follow you in any ground in England; but here, in this place, for quietness' sake, I let it pass, and will bear every wrong, be it never so great." "Wilt thou so?" exclaimed the angry general. "Yea, truly," replied Hawkins. 'Then,' the narrative proceeds, 'the general would have drawn his long knife and have stabbed Hawkins; and, interrupted of that, he took up his long staff and therewith was coming at Hawkins, but the master, the surgeon, and the pilot stayed his fury.'†

That was on the 29th of June, 1583, when the little fleet was in the Downs. We hear nothing more of young William Hawkins for five years, when he had to take part

* Sainsbury, p. 89. † *Ibid.*, pp. 91, 92.

with his uncle, cousin, and father in resistance of the Spanish Armada.

These, as well as the five previous years, were spent by John Hawkins, the uncle, chiefly in attendance to his duties as Treasurer of the Navy. This work was much more various, and important than the name implied. The Treasurer or Comptroller had, generally, to command the fleet in its coasting voyages; to take all the responsibility of building new ships, of repairing old ones, and of equipping, victualling, and manning both old and new; and to do everything else that was necessary to the preservation and improvement of the Navy. Captain Hawkins laboured zealously and successfully in his office. He made more important improvements in the management of the royal shipping, we are told, than any of his predecessors. 'He was the first that invented the cunning stratagem of false nettings for ships to fight in, and also in the first year of the Queen, in the wars of France, he devised the chain-pumps for ships, and perfected many defects in the Navy Royal.'* His foundation, in conjunction with Sir Francis Drake, of the Chest at Chatham, a fund formed of voluntary contributions from prosperous seamen on behalf of their less fortunate brethren,† gives evidence of his interest in the welfare of the mariners; and he was no less zealous in seeing that the mariners and their captains honestly served their employers. "I remember," said his son, Richard Hawkins, "that my father, in his instructions, had this particular article, that whosoever rendered or took any ship should be bound to exhibit the bills of lading; to keep accounts of captain, masters, merchants, and persons, and to bring them to him to be examined, or into England. If they should be by any accident separated from him, whatsoever was found wanting was to be made good by the captain and company which took the ship, and this upon great punishments. I am witness and avow that this course did redound much to the benefit of the general stock, to the satisfaction

* Stow, *Annals* (London, 1616), p. 806. † Campbell, vol. i., p. 421.

of her Majesty and the Council, the satisfaction of his government and the content of his followers."*

But the very success of Hawkins, and the favour it brought him at Court, raised some opposition to his movements. In October, 1587, for instance, 'certain articles' were presented to the Queen 'touching the Admiralty, very good to be amended by her Majesty,' in which it was represented that 'her Majesty was abused, and Mr. Hawkins greatly enriched by his underhand management of the contracts for the Navy;' and in which it was urged 'that the Treasurer of the Navy should not be permitted to supply provisions to her Majesty's ships, nor to play the merchant, nor any of her Majesty's officers to be builders or setters forth of ships or purveyors of provisions.'† In reply thereto Hawkins wrote to Lord Burghley, saying that he 'had always, since his appointment to the Navy, faithfully done his duty for the Queen's service, and never vainly or superfluously wasted her Majesty's treasure.'‡

There may have been some ground for the charges brought against Hawkins. A merchant himself, and associated in commercial transactions with his brother William, he would only have been following the fashion of those times, continued down to our own day, had he tried to join advantage to himself with his service to the State. But that he did, in the main at any rate, serve the State well is proved abundantly by the condition to which he had brought the Navy, and his share in the management of it during the memorable events of the ensuing year. In December, 1587, Lord Admiral Howard wrote to Lord Burghley in praise of the warlike manner in which the Queen's vessels were equipped and manned with 'as sufficient and able a company of sailors as ever was seen.'§ Economical Burghley thought the fleet too large, and its men too numerous, and accordingly gave

* *Observations of* Sir RICHARD HAWKINS *in his Voyage into the South Sea in* 1593 (London, 1847), p. 167.

† LEMON, vol. ii., p. 429. ‡ *Ibid.*, p. 436. § *Ibid.*, p. 445.

directions for the reduction of both. Thereupon both Howard and Hawkins made great complaint. "The enemy," said Howard, on the 1st of February, 1588, "now make but little reckoning of us, and know that we are but like bears tied to stakes, and they may come like dogs to offend us:" how foolish, then, to diminish our strength just at that time!* Hawkins wrote on the same day in the same strain. He had long seen the malicious practices of the Papists to bring this realm to Papistry, and consequently to servitude, poverty, and slavery. Only by a determined and resolute war would it be possible to secure a firm and wholesome peace, and the best way to begin such a war would be boldly to send at least a dozen ships to the coast of Spain, there to plunder and destroy as much of the enemy's treasure as they could.†

That was not done, as news soon came to convince Elizabeth and her councillors that England would need as great a force as could be brought together for the protection of its coasts. Hawkins had his own way about the strengthening and equipment of the fleet, and he did his work promptly and efficiently. "It does a man's heart good," wrote Sir William Winter to Hawkins, on the 28th of February, "to see the gallant fleet."‡ At length, in the middle of June, it put to sea, and, during a three days' storm, according to Howard's expression, "danced as lustily as the gallantest dancers in the Court."§ It was a small fleet, most assuredly, in comparison with the great Armada that it had to withstand, but the Englishmen who manned it had no fears of the result; and all the world knows how, aided by weather most disastrous for the enemy, they prospered in it.

Hawkins was Rear-Admiral of the fleet during the engagement, and had as large a share as any in its peril and its honour. He was specially thanked by Queen Elizabeth, and knighted in acknowledgment of his services.‖ But no sooner was the fighting fairly over than he fell into disgrace.

* Lemon, vol. ii., p. 461. † *Ibid.*, p. 461. ‡ *Ibid.*, p. 465.
§ *Ibid.*, 488. ‖ Stow, p. 718.

During the months of preparation he had, by the Queen's directions, induced the sailors and fighting men to do their work on credit. When the time came for their discharge he had to make urgent demands for money with which to pay them. A sum of 19,000*l.*, he wrote to Lord Burghley on the 26th of August, 1588, was needed, and that at once; and Lord Howard added in a postscript, "Mr. Hawkins cannot make a better return: God knows how the lieutenants and corporals will be paid."* So impoverished was England that Burghley hardly knew how to pay the debt, and he was not pleased at being addressed on the subject. He wrote to Hawkins "so sharp a letter" that the worthy Comptroller, in his reply, said he was "sorry to have lived so long as to receive it." All the money he asked for was justly due to the men, and must be paid to them somehow or other.† "It is pitiful to have men starve after such a service," wrote Howard in support of his friend's request. "As we are like to have more of such services, the men must be better cared for."‡ Slowly and with difficulty the debts were paid, and the patriotic spirit that characterized the English of those times prompted them to continue their work, notwithstanding the tardy and grudging recompense that was made to them.

So it was with Hawkins. When in trouble about paying the Armada debts, he declared that, if only God would help him to end that matter to her Majesty's liking, "then he would leave all."§ In less than a year, and before all the arrears were cleared, he was submitting to the Queen a new 'device for annoying the Spaniards,' in which, as he was out of debt, had no children to care for, and could not end his life in a better cause, he expressed himself willing and anxious to serve. He proposed, near the end of 1589, to go with the best of the fleet into the Spanish seas, and boldly to storm Cadiz and conquer the rich galleys wintering in the

* Lemon, vol. ii., p. 536.
† *Ibid.*, p. 537.
‡ *Ibid.*, p. 538.
§ *Ibid.*

neighbourhood.* The suggestion was not adopted at once or in its entire boldness. In March, 1590, Hawkins wrote to tell Lord Burghley of his disappointment at the abandonment of his scheme, "wherein matter of great moment might have been performed," and to say that now "he had no hope of ever performing any royal thing."† Next month, moreover, he wrote to beg that, as the Queen seemed ill-satisfied with his conduct as Treasurer of the Navy, he might be relieved from "the importable care and toil" of the office. "No man living," he said, "hath so careful, so miserable, so unfortunate and so dangerous a life."‡

Elizabeth was given to scolding, but she had no mind to part with so good a servant as Sir John Hawkins. He was accordingly sent, early in May, at the head of six ships, Frobisher being appointed to accompany him with eight other ships, to threaten the coast of Spain, and to intercept the Portuguese carracks coming from India.§ No prize was to be met with, however, just then; and we are told that the Queen, much in need of money at that time, was very angry at Hawkins's return empty-handed near the end of October,‖ after a five months' cruise. Thereupon he tendered an elaborate apology. "Paul might plant," he said in its conclusion, "and Apollos might water; but it was God only who gave the increase." That was more than Elizabeth could bear. "God's death!" she exclaimed; "this fool went out a soldier, and is come home a divine!" Both apology and blame were premature. A few days later, on the 6th of November, one of Hawkins's ships, which had been lagging behind, entered Dartmouth with a valuable prize, an East Indiaman very richly laden with silks.¶

Other prizes were gained by him during the next few years. He also worked on with his brother William, and now with his son Richard and his nephew William, seamen as enterprising as their fathers, at the old trade of merchandize.

* Lemon, vol. ii., p. 608. † *Ibid.*, 651. ‡ *Ibid.*, p. 660.
§ *Ibid.*, p. 664. ‖ *Ibid.*, p. 695. ¶ *Ibid.*, 697.

Of young William Hawkins we have seen something, and shall see more hereafter. Richard Hawkins was much more a soldier than a merchant. His most famous undertaking was in 1593, when, with his father's help and advice, he fitted out two large ships and a pinnace for a voyage, partly of discovery, and partly of warfare against the Spaniards, to the South American seas. It was not at all commercial in its nature, and, in the end, not at all successful. Young Hawkins captured several prizes; but on the coast of Peru he was himself captured, and there and in Spain he was kept prisoner for many years.*

It was partly in the hope of releasing him, partly in the furtherance of his life-long desire, now quickened by his son's troubles, to hurt the Spaniards as far as ever he was able, that Sir John Hawkins set off on another distant voyage in 1595. He must have been by this time seventy years old or more; but he was as young as ever in his hatred of Spain. Therefore he and Sir Francis Drake left Plymouth on the 28th of August, with a fleet of seven-and-twenty sail, containing about 2,500 men. The expedition was altogether unfortunate. The two commanders each, perhaps, somewhat jealous of the other's fame, and neither willing to occupy a subordinate position in the fleet, fell to disputing almost as soon as they were at sea. At last, as it was currently reported at the time, a more violent quarrel than usual threw Hawkins into a sudden illness, and he died on sllip-board, off the island of Porto Rico, on the 21st of November, 1595.† Drake died of a fever, attributed to disppointment at the failure of all his plans for injuring the Spaniards, on the 28th of January following.‡

Sir John's brother, William, died on the 7th of October, 1589, and was buried in Deptford Church.§ His son Richard, returning to England after long captivity among the

* *Observations of* Sir Richard Hawkins, *passim.*

† Campbell, vol. i., pp. 419, 420. ‡ *Ibid.*, p. 432.

§ Stow, Appendix, p. 90.

Spaniards, settled down to peaceful occupations. Other Hawkinses were famous in the history of England; one of them, the younger William, was especially famous in the history of English commerce. But no other of the name was at once a merchant and a mariner, an independent trader and a servant of the Crown. In the turmoil of the sixteenth century, when the old systems of commerce were dying out, and the new were as yet but half established, it was necessary for trade with distant parts to be carried on in ships of war, and for merchants to be soldiers as well as sailors. In the infancy of the English Navy, moreover, it was the wise custom to take into the royal service all mariners of acknowledged skill and courage, so that merchant captains found it their interest, as well as their duty to sovereign and country, also to be admirals. But this medley of callings, if it did good service to commerce by encouraging a spirit of adventure, and increasing the courage and perseverance of the merchant-voyagers, made impossible the legitimate exercise of foreign and colonial trade. The merchants felt this themselves. Never loth to serve their nation with the wealth which it was their special province to multiply for the good of all, and willing, when the need arose, to use the sword in defence of liberty and the resistance of wrong-doing, they saw that their calling, to be properly exercised, must be one of peace. Therefore they made it so as far as they could. For many generations to come, most of all in the business of the East India Company, the merchant had to travel with the sword at his side. But henceforth we shall not find the great merchants of England acting as regular servants of the State, or the commissioned soldiers or sailors engaging in the systematic pursuit of commerce.

CHAPTER IX.

THE MYDDELTONS AND THE MIDDLETONS OF LONDON.

[1560—1631.]

CONTEMPORARY with Sir Thomas Gresham and Sir John Hawkins, and in the generation succeeding theirs, were many great and influential London merchants. One of the most famous was Sir Lionel Duckett, Gresham's friend and chief executor.* The son of a Nottingham gentleman, he was Lord Mayor of London in 1573, and sharer in nearly every important venture of those times. Here we find him busy about furnaces set up for his use in England; there he is employing agents to melt copper and silver for him at Augsburg. At one time we see him taking part in the manufacture of cloth; at another he is forming a company with the great Cecil and the Earls of Pembroke and Leicester as members, to construct waterworks for the draining of mines.† Such was his wealth, we are told, that to each of his three daughters he gave as dowry upwards of 5,000*l.* in Tudor money; and when asked why he had not given more, he answered that that was as much as it was seemly for him to bestow, since Elizabeth herself, on becoming Queen, had found only 10,000*l.* in her Exchequer.‡

Another great merchant of Tudor London was Sir Edward Osborne. He it was who, according to the tradition, in or

* *Wills from Doctors' Commons* (London, 1863), p. 58.

† LEMON, vol. i., pp. 251, 255, 271, 301.

‡ BURKE, *Peerage and Baronetage* (London, 1864), art. *Duckett.*

near the year 1536, being apprenticed to Sir William Hewett,—a great cloth-dealer, who came from Leicester to London to be Lord Mayor in 1560, and to have a handsome house on London Bridge,—jumped into the Thames to save from drowning his master's little daughter, Anne, who had fallen from an open window into the river. In after-years, when Mistress Anne was old enough to be married, more than one suitor of rank—the Earl of Shrewsbury among the number—sought her hand, partly on account of her own good looks, partly on account of the rich dowry that would be given with her. But the honest merchant refused them all. 'Edward Osborne,' he said, 'had saved her life, and Edward Osborne should marry her.' To that the young man readily agreed, and in due time he inherited all his father-in-law's wealth, to augment it during a long life of successful enterprise, and become the founder of the present dukedom of Leeds.*

We have seen how he and Richard Staper were associated in some early trading to the West Indies. They were also influential members of the Turkey or Levant Company, and partners in several important ventures to the Mediterranean ports. In 1581 we find them petitioning Secretary Walsingham for protection of their property from Turkish pirates.† In 1583 Osborne was chosen Lord Mayor, and during his year of office he seems to have been unusually zealous in seeking the welfare of the City. On the 14th of December, 1588, he petitioned the Crown that carriers might be prevented from travelling on the Sabbath day, either in London or its suburbs.‡ A fortnight later he addressed the Council again, complaining of the great number of Irish beggars and vagrants who infested the City, and had to be committed to Bridewell, and begging that they might all be sent back to their own country, and care taken to prevent any others from coming in their place.§ In the following spring again we find him cor-

* Craik, *Romance of the Peerage* (London, 1850), vol. iv., pp. 61, 62.
† Lemon, vol. ii., p. 19. ‡ *Ibid.*, p. 136. § *Ibid.*, p. 142.

responding with Walsingham about the ancient rights of the City, assuring him that the zeal shown by him and his fellow-citizens, in this matter, resulted from no disaffection towards the Queen, but that they felt it their bounden duty to maintain their time-honoured liberties. The special subject of controversy just then was the power of the City of London in directing the affairs of Southwark.*

Having in 1580 and the nine following years been a leading member of the Turkey Company, not yet fully incorporated, Sir Edward Osborne was the principal agent in procuring for it a regular charter in 1590,† the year before his death. He seems, however, to have taken no part in the much more important Company for trading to the East Indies, in process of formation during the ensuing years.

Conspicuous among the founders of that Company were several members of two illustrious families as closely allied in name as they were in worth of character and boldness of enterprise. It is more than probable that they were kindred in blood as well as in spirit; but of that there is no proof. To the one belonged Sir Hugh Myddelton and his brothers William and Thomas; to the other, Sir Henry Middleton and his brother David.‡

All we know of the Middletons is that they were 'of Cheshire,' and laid claim to a Welsh ancestry.§ The Myddeltons were also Welsh, and connected with Cheshire. A descendant of Blaydd, Lord of Penllyn, in Merionethshire, a famous warrior of the twelfth century, married the sister and heiress of Sir Alexander Myddelton, of Myddelton, in Shropshire, and, assuming his wife's name, had for great-

* Lemon, vol. ii., p. 159. † *Ibid.*, pp. 657, 671.

‡ The spelling of names was in those days arbitrary, and very much at the option of those who used them; so that members of either family were often called both Myddelton and Middleton. But for convenience of distinction the one spelling is here restricted to the one family, the other to the other.

§ *The Voyage of Sir Henry Middleton to Bantam and the Maluco Islands* (London, 1855), preface by Mr. Bolton Corney.

grandson a David Myddelton, of Gwaenynog, in Denbigh, Receiver of North Wales in the time of Edward the Fourth. Of this worthy the chief thing known is, as we are told by the historian of Denbigh, that he 'paid his addresses to Elyn, daughter of Sir John Donne, of Utkinton, in Cheshire, and gained the lady's affections. But the parents preferred their relative, Richard Donne, of Croton. The marriage was accordingly celebrated; but David Myddelton watched the bridegroom leading his bride out of church, killed him on the spot, carried away his widow, and married her forthwith, so that she was maid, widow, and twice a wife in one day.'* One of this David's grandsons was Richard Myddelton, of Galch Hill, the first member of Parliament for Denbigh in Henry the Eighth's reign, and governor of its castle under Edward the Sixth, Mary, and Elizabeth. He died in 1575, at the age of sixty-seven, leaving behind him sixteen chil-

SIR HUGH MYDDELTON'S BIRTHPLACE, AT GALCH HILL, DENBIGH.

dren,† of whom four at least, William, Thomas, Hugh, and Robert, claim to be mentioned here.

* WILLIAMS, *Ancient and Modern Denbigh* (Denbigh, 1856). For reference to this and to Mr. Williams's other book, as well as for much other help, privately afforded or conveyed through his *Lives of the Engineers*, I am indebted to Mr. SMILES.

† WILLIAMS, *Records of Denbigh* (Denbigh, 1860).

William Myddelton was a friend of Raleigh's, and, like him, a sailor and an author. Born somewhere near the year 1545, he studied at Oxford, and in later days gave proof of his scholarship by translating the book of Psalms into Welsh, and writing 'Barddonaieth; or, the Art of Welsh Poetry,' a work highly thought of in its day. But at an early age the fame of such voyagers as Frobisher, Drake, and Hawkins, enticed him to sea, and it was as a sailor that he rose to distinction. He did his share of patriotic work in the Armada fight, and in 1591, when Lord Thomas Howard led a little squadron to fight with the Spanish fleet in the West Indian seas, he was captain of one of the ships, and by his sharpness and promptitude saved the whole from destruction. His younger years seem to have been chiefly passed upon the sea, now and then on errands of commerce, but oftener in pursuit of Spanish ships of war or merchandize, whose seizure served at the same time to enrich the captors and to impoverish the great enemy of England. When he was forty-eight or fifty he settled down to a quiet life in London, where he and his friends, Captain Thomas Price and Captain Koet, were wont to attract crowds of wondering lookers on, curious to behold the first smokers of tobacco in the streets of London. He is supposed to have died at his house in Highgate, in or soon after the year 1603.*

Long before that time his younger brothers, Thomas, Hugh, and Robert, had become famous tradesmen and merchants of London. Thomas, now somewhat over fifty, and living in Queenhithe, was an influential member of the Grocers' Company. He was made an alderman in May, 1603, and knighted in the following July, by the new King, James the First, and towards the end of the year he served in the first Parliament assembled by that monarch. In the same Parliament Robert Myddelton, the youngest of the three brothers, who was of the Spinners' Guild, had a seat.

Hugh Myddelton also had a place in it as member for his

* Williams, *Ancient and Modern Denbigh.*

native town of Denbigh. Born about the year 1555, Hugh had been apprenticed to the Goldsmiths' Company in his youth, and now had a famous shop, a favourite haunt of Sir Walter Raleigh's in Basinghall Street. But he had also spent much of his time in Denbigh. In 1597 he was alderman of the town, and under that year we find him described in the local records as 'citizen and goldsmith of London, and one of the merchant adventurers of England.* All the three brothers

SIR HUGH MYDDELTON.

were members of the old Merchant Adventurers' Company, just then almost at the height of its prosperity. Thomas and

* WILLIAMS, pp. 105, 111. "From the frequent entries made in his own handwriting in the Corporation Book," says Mr. Williams, "the worthy baronet might have been the actual town-clerk at the time, such was the deep and active interest he took in the welfare of his native town."—*Records of Denbigh*, p. 66.

Robert were also sharers in the establishment of the new and yet more prosperous East India Company in 1599.

Many voyages had been made to India, both by independent adventurers and by the agents of the Turkey and Guinea Companies, before that date. In 1579 a Thomas Stevens had gone thither; by way of the Cape; and in 1583 Ralph Fitch had been sent in search of an overland route by the Turkey Company. Passing from Bagdad, along the Tigris and across the Persian Gulf to Ormus, and proceeding thence, by way of Goa, to Agra, Bengal, Pegu, Ceylon, and China, he had returned in 1591, with wonderful accounts of the wealth of these strange countries.* Two years before his return, moreover, several merchants had sought permission of Queen Elizabeth to send some ships to the islands and coast towns of the Indian seas, there to establish markets for the sale of English cloths and other articles, and for the taking in exchange of such native produce as had hitherto only been procurable through Russian or Portuguese traders.† Three vessels had accordingly been despatched with that intent in 1591. Two of them were lost in a storm, and the third, commanded by Master James Lancaster, only returned 'after many grievous misfortunes.'‡

The promoters of the expedition, however, were not disheartened. In September, 1599, after long consultation, an association of more than a hundred merchants was formed, with an aggregate capital of 30,133*l.* 6*s.* 8*d.* to which Thomas and Robert Myddleton subscribed 500*l.*§ and on the last day of 1600, a whole year being spent in arguments with the Queen as to the fitness of the enterprise, a charter was obtained allowing them, 'for the honour of our native country and for the advancement of the trade of merchandize within the realm of England, to set forth a voyage to the

* Purchas, *Pilgrims.*

† Bruce, *Annals of the East India Company* (London, 1810), vol. i. p. 109.

‡ Hakluyt, vol. ii., pp. 589–595.

§ Sainsbury, *Colonial Papers, East Indies*, vol. i., p. 99.

East Indies, and other the islands and countries thereabouts.'* Preparations for the expedition were straightway made, and by the 2nd of April, 1601, five ships were ready to embark under the command of Captain Lancaster, Henry Middleton, 'of Cheshire,' having charge of one of the vessels.

Of this Henry Middleton's antecedents we are very ignorant. It is pretty certain that he accompanied Lancaster on his earlier voyage; but the first we actually know of him is that he was an energetic adviser on all matters appertaining to the new expedition. One day we find a Committee appointed to discuss with him the general arrangements for the voyage;† on another he is asked, and gladly consents, to be one of the Company's three principal factors in the possessions it hopes to acquire;‡ and on a third, he is commissioned, with some others, to buy the requisite provisions 'as good and cheap as they can.'§ At one time, again, a messenger is sent to ask what entertainment he desires for himself on the voyage; at another, his advice is taken as to the princes and potentates in India to whom the Queen shall write letters of introduction, and as to the terms in which those letters shall be expressed.‖

At length, all preliminaries being completed, Captain Henry Middleton set out as Vice-Admiral of the *Hector*, with payment of 100*l.* down and the promise of 200*l.* more if the affair succeeded, and with authority to assume command of the whole expedition in case of Lancaster's death.¶ The little fleet, quitting Torbay on the 2nd of May, 1601,** proceeded at once to Acheen, the principal port of Sumatra, and there formed an alliance with the king of the island, who wrote to Queen Elizabeth, telling her how the coming of the English had filled the horizon with joy. Great

* Sainsbury, vol. i., pp. 101, 115.
† *Ibid.*, p. 111.
‡ Bruce, vol. i., p. 131.
§ Sainsbury, vol., p. 112.
‖ *Ibid.*, pp. 113, 120.
¶ *Ibid.*, p. 121. *John* Middleton is the name entered in the Company's minutes; evidently a clerical error.
** Bruce, vol. i., p. 146.

quantities of pepper and all the other spices procurable in Sumatra were brought by the natives, and as good fortune would have it, a large Portuguese vessel, laden with calico and other valuable goods, fell into the hands of the English, so that they had more treasure than their ships could hold. Some of these goods they exchanged at a profit for the produce of Bantam in Java, where they established commercial relations; and, in September, 1603, they returned to England with a rich store of wealth for their employers.*

The next expedition of the East India Company was undertaken in 1604, and then Middleton succeeded Lancaster in the command of the fleet.† Four ships, the largest being the *Red Dragon*, of 600 tons burthen, with Henry Middleton and his brother David on board, set out on the 25th of March, in that year. On the 5th of September, after a slow voyage, consequent on the illness of many of the sailors, the Cape of Good Hope was doubled; and on the 23rd of December, Middleton anchored off Bantam. There he stowed large quantities of pepper and other goods, collected by the agents who had been left there two years before, in two of his ships for transmission to England, and himself proceeded, with the two others, to explore the Maluco Islands and establish commercial relations with their inhabitants, native and European. On the 17th of March, said one of the party, "we had sight of all the clove islands, that is to say, Maquian, Motir, Tidorè, and Ternatè, all of them peaked hills in form of a sugar-loaf. The people of Maquian came aboard of us with fresh victuals. They said they had good store of cloves in the island, but they could not sell us any without leave of the King of Ternatè." Ternatè had been visited by Sir Francis Drake in 1579; and thither Middleton proceeded to form an alliance with its King, who found himself sorely troubled both by the quickened jealousy of his old enemy, the King of Tidorè, and by the new rivalries of the Dutch and Portuguese

* Bruce, vol. i., pp. 151, 152. † Sainsbury, vol. i., p. 140.

merchants already settled in his island. Some difficulties arose through Middleton's returning to aid his new ally in fighting against the rival King; but at last friendship was formed with both potentates, and from each Middleton received letters to King James of England. "Hearing of the good report of your Majesty," ran the King of Ternatè's letter, "by the coming of the great Captain Francis Drake, in the time of my father, which was about some thirty years past; by the which captain, my predecessor did send a ring unto the Queen of England, as a token of remembrance between us; since the time of the departure of the aforesaid captain, we have daily expected his return. My father lived many years after, and I, after the death of my father, have lived in the same hope, till I was father of eleven children; in which time I have been informed that the English were men of so bad disposition that they came not as peaceable merchants, but to dispossess them of their country, which by the coming of the bearer hereof we have found to the contrary, which greatly we rejoice at." This letter was delivered in June, 1605, at an audience given by the King of Ternatè to Middleton, 'with the sudden coming of a great many lights, and in the midst one of the chief noblemen under a canopy, carrying the letter in a platter of gold, covered with a coverture of cloth of gold.' It was presented, with many proofs that his voyage, notwithstanding the loss of one of his four ships, had been successful, on his return to England in May, 1606.*

A third voyage was made in 1607, under the command of Captain Keeling, David Middleton, and the William Hawkins whom we have already met with as the companion of Edward Fenton in a voyage to the coast of Brazil in 1582 and. 1583.† It was so successful that the profits

* A full and very interesting contemporary account of this expedition is in *The Voyage of Sir Henry Middleton to Bantam and the Maluco Islands*, edited by Mr. Bolton Corney for the Hakluyt Society in 1855.

† Sainsbury, vol. i., p. 150.

divided among the shareholders amounted to no less than two hundred and thirty-four per cent.* On this occasion Henry Middleton stayed at home; but he was not idle. On the 25th of May, 1606, he was knighted at Greenwich on account of his zeal on the East India Company's behalf, and he and his friend Captain Lancaster were in constant communication with its directors—his namesakes, Thomas and Robert Myddleton being of the number,—giving advice on all matters connected with the new expedition, receiving their shares of profits on the amounts ventured by themselves, and the like.† In January, 1607, it was ordered that, 'the Japan boy brought home last voyage by Sir Henry Middleton be taken by David Middleton as his boy this voyage, and decently apparelled at the Company's charge before his departure;'‡ and in November a committee was appointed 'to agree with Sir Henry Middleton, who seemed inclined to go the fourth voyage.'§ Unfortunately the agreement was not made, as in that case the disastrous issue of the voyage might have been averted. Two vessels were despatched in January, 1608, one to be lost in the Indian seas; and the other, with 70,000*l.* worth of goods on board, to be pulled to pieces on the coast of France, by 'the wicked Bretons, who went aboard to make spoil of the rich merchandize they found therein.'‖ Better success attended the next expedition, conducted by Captain David Middleton, who, having returned from his former voyage, set out again in April, 1609, having command of only a single ship, the *Expedition*, a good part of which belonged to himself and his elder brother. After an absence of two years, he brought back a cargo of nutmegs and mace, which yielded a profit of two hundred and eleven per cent.¶

Thus far the operations of the East India Company had been only, as it were, experimental, and on the whole the experiment was mightily successful. Hardly a company at

* Sainsbury, vol. i., p. xliii.
† *Ibid.*, p. 146, &c.
‡ *Ibid.*, p. 148.
§ *Ibid.*, p. 160.
‖ *Ibid.*, pp. 312, 225.
¶ *Ibid.*, p. 184.

all, according to the modern acceptation of the word, it had been, and for some years longer continued to be, little more than a gathering of independent traders who speculated as much or as little as they chose on each separate voyage, and only clubbed together under the direction of managers chosen from themselves, in order that the expeditions might be large enough, and sufficiently protected, to be conducted securely and with profit. A step in advance, however, was made in May, 1609, when, in lieu of the privileges conferred for fifteen years by Queen Elizabeth, a new Charter was obtained from James the First granting to the Company, 'the whole, entire and only trade and traffic to the East Indies,' for ever and a day, no one being allowed to have any share in that branch of commerce without licence from the Company, and all the members being bound by oath to be good and true to the King and faithful and assistant to the Company, 'having no singular regard to themselves in hurt or prejudice of the said fellowship.'*

Encouraged by this, the Company resolved on a larger enterprise than had yet been undertaken. At its first public dinner, suggested by a present of a brace of bucks from the Earl of Southampton, 'to make merry withal in regard of their kindness in accepting him of their company,' it was resolved that two new ships should be built of a sort specially adapted for the business, and they were ready in less than a year.† The larger of the two was the largest merchant ship yet built; its burthen being, according to different accounts, either ten, eleven, or twelve hundred tons. A silk ensign, 'with the Company's arms in silk or metal, as shall be thought fit,' was provided by Master Robert Myddelton, the skinner;‡ and on the occasion of its being launched, on the 30th of December, preparations were made for a sumptuous banquet served on china dishes, at which King James, the Queen and the young Prince Henry were present. His

* Sainsbury, vol. i., pp. 184, 185. † *Ibid.*, p. 188.
‡ *Ibid.*, p. 196.

Majesty christened the ship by the name of *The Trade's Increase*, and while the salutes were being fired, put a medal, with a great gold chain, about the neck of Sir Thomas Smythe, the first governor of the Company.*

That done, and 82,000*l.* having been expended in cargoes and shipping expenses, the big ship, attended by two smaller ones, set out in March, 1610, under the command of Sir Henry Middleton, who was instructed to find his chief business in trading with the people on the coasts of the Red Sea. A prosperous voyage was made round the Cape and up the eastern coast of Africa, as far as Mocha, which Middleton reached early in November. Great show of friendship came from the governor of the place, and the only difficulty the English felt was in the want of a table on which to expose the cloths and other commodities that they brought for sale. Costly presents and very loving and courteous speeches were exchanged, until Middleton had been enticed to take up his residence in the town, and bring with him a quantity of his most valuable goods. No sooner was he on shore, however, than his deputies on shipboard began to misconduct themselves, and give some excuse for the rough conduct that the natives had been treacherously contriving. "One grief on the neck of another," wrote Middleton, "makes a burden of my life, and therefore makes me write I scarce know what." He and the fifty-one companions who were with him had plenty of time for writing during the six months, from November 1610 to May 1611, of their captivity among the Turks. One of the number, William Pemberton, managed to run away, 'having taken a surfeit of captivity under these heathen tyrants.' Wandering about the shore, he found a canoe, tied his shirt to a pole by help of his garters, and so, between paddling and sailing, made his way to the ship, half dead from toil and want of food. Several times he wrote to his master urging him to procure some native clothing, cut off his hair, besmear his face, and

* Sainsbury, vol. i., pp. 201, 202.

steal out of the town with a burden on his back: 'if he would do that, said Pemberton, 'they would get him safely into a boat.' But Middleton did not approve of the expedient. He would neither listen to Pemberton's assurance that 'in this heathenish and barbarous place they were void of all gentle kind of humanity,' and therefore must be met by subterfuge, nor consent to the proposal of his chief deputy, Captain Downton, that the English should make a forcible entry into Mocha and so liberate him. At last, however, he made his escape, and partly by threatening to attack the town, partly by promising that neither he nor any other English should in future make trading expeditions to those parts, he then succeeded in procuring the release of his comrades. *

These troubles caused to the English, besides the deaths, by actual murder or cruel captivity, of several good men, a loss of 26,000*l*, and a waste of eleven months' time. Then came a tide of better fortune. Quitting the Red Sea, Middleton made for Surat, and, reaching it in October, found a Portuguese squadron of twenty armed vessels stationed at the mouth of the river on purpose to prevent the landing of any rival traders. The Portuguese admiral sent to say that, if the English had authority from his sovereign, they might enter; otherwise, the sooner they went away the better would be their fortune. Sir Henry answered that he bore credentials from the King of England to the Great Mogul, whose territory was free to all nations, and who owed no vassalage to the Portuguese; that he wished no harm to the merchants of other nations, but that he certainly intended to enforce the rights of his own. For a time he did his best to carry on peaceful traffic with the natives, but finding himself thwarted therein, he boldly set his three vessels to attack the enemy's twenty; with such success, that one of the Portuguese frigates was sunk and the others were put to flight, save one, which fell into his hands with a rich store of Indian goods. The coast being thus clear, Sir Henry proceeded to make a treaty with

* Sainsbury, vol. i., p. 205–224.

the natives. and to buy from them all the useful commodities that he could find in the place. Good fortune, however, was not to remain with the ill-named *Trade's Increase*, or her commander. Meeting some other ships sent out from England, Middleton returned to Mocha, and, in excusable violation of his agreement with its treacherous governor and people, set himself to punish them for the cruelties to which he and his men had been subjected a year before. Then he recrossed the Indian ocean with a view of making a profit at Bantam; but the *Trade's Increase* struck on a rock during the voyage and was hardly able to reach its destination, and the other two vessels were considerably the worse for two years' tossing about. One of them was sent to England under Captain Downton in the spring of 1613, while Middleton and the rest took up their residence in what is called 'his little new-built village of Pullopenjaun,' not far from Bantam. "He that escapes without disease," Downton had written, "from that stinking stew of the Chinese part of Bantam must be of a strong constitution of body." Middleton's men died one by one, and he himself sank under a sickness that had been oppressing him for months, somewhere near the end of 1613; not, however, before the *Trade's Increase*, which he had been waiting to repair with material from England, had been beaten to pieces by the waves, "which is a great pity," wrote Chamberlain in one of his gossiping letters to Sir Dudley Carleton, "being the goodliest ship of England, and never made voyage before."* Far better would it have been, however, for a score of such ships to have been wasted than that England and the East India Company should lose, in the prime of life, "the thrice worthy general," as Sir Dudley Digges termed him, "who laid the true foundation of our long-desired Cambaya trade."†

But Sir Henry Middleton had done his work. While he was slowly dying in Java, the East India Company was being

* SAINSBURY, vol. i., *passim*.

† *Voyage of Sir Henry Middleton.* Preface.

remodelled at home, and established on a more permanent footing as a regular joint-stock society; and within a year of his death, Sir Thomas Roe was sent as an English ambassador to the East, there to confirm the commercial relations which Sir Henry had already roughly formed, and to build up proper machinery for maintaining that English credit which the same forerunner had already spent his best energies in stoutly defending. Captain David Middleton, moreover, tried to do something in continuation of his brother's work. In April, 1614, he was appointed to the command of a new expedition, and, starting soon after that date, he reached Bantam in the following February, there to remedy the evils that had ensued upon Sir Henry's death more than a year before.* And in many other ways he did good service to the Company before his death a few years later.

In the meanwhile, however, the Myddeltons who stayed at home were winning for themselves even greater fame than came to the Middletons who devoted their talents to the promotion of East Indian commerce. Thomas and Robert Myddelton, as we have seen, were shareholders in the East India Company from the first, and Robert, at any rate, continued all through his life one of its most zealous supporters. He was for many years an influential member of the Court of Directors.† He was conspicuous among the body of East India merchants who, not content with prosecuting their trade by the southern route, round the Cape of Good Hope, in 1610, combined to send Henry Hudson in search of the long-hoped-for passage by the North West, and who thereby, though not succeeding in their immediate object, greatly helped on the work of North American discovery and colonization.‡ In December, 1614, he and another merchant were chosen to go on an embassage to Holland, there to try and smooth down the differences between the English and Dutch East India Companies; 'and to effect 'a mutual con-

* Sainsbury, vol. i., pp. 292, 378, &c.
† *Ibid.*, pp. 155, 176, 177, 187, &c. ‡ *Ibid.*, pp. 241, 269.

junction between these two countries.'* Myddelton was four months in Holland, and for his work there he received a reward of 200*l.*, about which he was instructed to say nothing to his friends, "because no exception should be taken by the generality, who have no means to consider the causes moving to bestow so liberally upon him."† But nothing came of the embassage, the Dutch making it a condition that the English should join with them in fighting in the East the Spaniards towards whom King James the First was showing so much favour in the West. "Our desire is," it was said, "that we and the Hollanders, as friends and neighbours, may freely, without any opposition on either part, trade in every place where the other resided; but the Hollanders do not well taste the proposition without the conditions above mentioned."‡ Therefore, the Dutch and the English companies continued at feud for a long time to come, and Robert Myddelton continued to benefit the London company and to enrich himself in the old ways.

We do not find that his brother Hugh had anything to do with East Indian commerce; but he found for himself plenty of other business. As one of the Society of Merchant Adventurers, he traded with the European ports, and he was especially zealous in the advancement of domestic enterprise. Most of his wealth was amassed in his goldsmith's shop in Basinghall Street, where among other like transactions he received, on the 9th of January, 1605, 250*l.*, for 'a pendant of one diamond, bestowed upon the Queen by his Majesty.'§ But he was much more than a goldsmith. As a Member of Parliament we see him frequently employed on Committees of Inquiry touching questions of trade and finance; and from a speech made by him in the House of Commons in May,

* Sainsbury, vol. i., pp. 348, 355.

† *Ibid.*, p. 409.

‡ *Letters from George Lord Carew to Sir Thomas Roe*, edited for the Camden Society by Mr. Maclean (London, 1860), p. 5.

§ Mrs. Green, *Calendar of State Papers, Domestic Series, of the Reign of James I., preserved in the Record Office* (London, 1857), vol. i., p. 187.

1614, it appears that, not sympathizing with the old-fashioned and very foolish prejudice in favour of sending raw material abroad, so that foreigners might have the labour of working it up, he established a large cloth manufactory at home, and in that way enabled several hundred families to maintain themselves in comfort.*

There was yet another business more memorable than any of them, which Hugh Myddelton had wit and wisdom to devise, and patient energy to bring to a successful issue. In January, 1605, he and his brother Robert were on a committee of the House of Commons respecting the possibility of bringing a stream of running water from the River Lea to the northern parts of London,† a subject that the increasing need of water-supply for the City had long forced upon the people's attention. 'The matter had been well mentioned though little minded, long debated but never concluded,' says the quaint historian, 'till courage and resolution lovingly shook hands together, as it appears, in the soul of this no-way-to-be-daunted, well-minded gentleman.'‡ Myddelton had already shown himself 'no way to be daunted.' "It may please you to understand," he wrote to Sir John Wynne in 1625, "that my first undertaking of public works was amongst my own people, within less than a mile of the place where I had my first being, twenty-four or twenty-five years since, in seeking of coals for the town of Denbigh."§ No coals were to be found, and Myddelton lost much money through his persevering search for them; but he straightway set himself to the prosecution of public works of another sort, and public works whose value cannot be over-estimated. 'If those,' exclaims Fuller, 'be recounted amongst David's worthies, who, breaking through the army of the Philistines, fetched water from the well of Bethlehem to satisfy the longing of

* *House of Commons' Journal*, cited by Mr. SMILES in his *Lives of the Engineers* (London, 1859), vol. i., pp. 103, 107.

† *Ibid.*

‡ STOW, *Survey* (London, 1720), vol. i., p. 26.

§ WILLIAMS, *Ancient and Modern Denbigh*, pp. 152, 153.

David, founded more in fancy than necessity, how meritorious a work did this worthy man perform, who, to quench the thirst of thousands in the populous city of London, fetched water on his own cost more than four-and-twenty miles, encountering all the way an army of opposition, grappling with hills, struggling with rocks, fighting with forests, till, in defiance of difficulties, he had brought his project to perfection!"* That was the nature of the work done by Myddelton in constructing the New River.

The business was fairly entered upon on the 28th of March, 1609, when the corporation of London formally accepted Myddelton's proposal to bring a supply of water from Chadwell and Amwell, in Hertfordshire, to Islington, as 'a thing of great consequence, worthy of acceptance for the good of the City,' stipulating only that the work should be begun in two months' time, and finished, if possible, within four years. The first sod was turned early in May; and straightway began a storm of angry abuse and idle complaint. The owners of lands through which the New River was to pass petitioned Parliament for protection, representing that their meadows would be turned into 'bogs and quagmires,' and their ploughed fields into 'squalid ground;' that their farms would be 'mangled,' and that the canal would be worse than an open ditch into which men and beasts would tumble by the score in fine weather, and which every heavy rainfall would cause to overflow, to the certain ruin of all the poor on its banks. "Much ado there is in the House," wrote one member in May, 1610, when the trench had been a year in construction, and upwards of 3,000*l.* had been spent upon it out of Myddelton's own purse, "about the work undertaken and far advanced already by Myddelton, of the cutting of a river through the grounds of many men, who, for their particular interests, so strongly oppose themselves to it, and are like, as it is said, to overthrow it all." Luckily they did not succeed. A bill was brought into Parliament

* Fuller, *Worthies of England*, Wales, p. 36.

and referred to a Committee, but as the House was soon after adjourned, and did not meet again for four years, the cutting had been completed before any report could be made. Myddelton steadily pursued his work, without regard to the 'accursed and malevolent interposition,' as Stow calls it, 'of those enemies of all good endeavours, danger, difficulty, impossibility, detraction, contempt, scorn, derision, yea, and desperate despite.' Stow tells us how he himself went often to watch the progress of the river, and 'diligently observed that admirable art, pains, and industry were bestowed for the passage of it, by reason that all grounds are not of a like nature, some being oozy and very muddy, others again as stiff, craggy, and stony. The depth of the trench in some places descended full thirty feet, if not more, whereas in other places it required a sprightful art again to mount it over a valley in a trough, between a couple of hills, the trough all the while borne up by wooden arches, some of them fixed in the ground very deep, and rising in height about twenty-three feet.' Honest Stow would have marvelled greatly at modern developments of engineering art: but so, too, would Myddelton; and if we would measure the greatness of the man's achievement, we must compare it with previous and contemporary works, not with those produced by workmen who have been stimulated by examples such as his.

Myddelton worked with desperate energy; but the opposition he had to encounter, and the great expenses to which he was put, might have ruined or at any rate delayed the scheme, had not help come from an unexpected quarter. 'King James,' writes one king-worshipping historian of Hertfordshire, 'residing at Theobald's, through whose park the New River runs, was heartily concerned for the success of the endeavour, and promoted it with so great zeal, as perhaps he may be reckoned chief in the work.' Hardly that, indeed; but let King James have his meed of praise. Where selfishness and vanity were not in the way, he had a fair amount of wisdom. He saw that the complaints of his sub-

jects were without reason, and that Myddelton was engaged on a work that would bring wealth to its promoters as well as health to the people on whose behalf it was undertaken. Therefore in November, 1611, his Majesty made an agreement with the goldsmith to the effect that he would pay half the expenses of the undertaking and afford special facilities for carrying on the work as far as it had to pass through the royal grounds, on condition that he should receive a moiety of all interest and profits to be derived from it when complete. In accordance with this contract, Myddelton received from the King, in several instalments, the sum of 8,609*l.* 14*s.* 6*d.*: whence it appears that the whole cost of the work was 17,219*l.* 9*s.*; a large sum to be spent on a single undertaking in the seventeenth century, but small enough when we consider the amount of good that was done thereby. The distance between London and Chadwell is hardly twenty miles, but the length of the New River was made nearly forty miles, to lessen the number of cuttings and embankments. All was finished by the autumn of 1613, and then Myddelton was rewarded for the contempt and abuse that had attended his persevering efforts through four years and a half.*

On Michaelmas-day the New River was formally opened, when a procession started from the Guildhall, with Sir John Swinnerton, the Lord Mayor, at its head, and made its way to the reservoir at Islington there to witness a characteristic pageant, composed for the occasion by Thomas Middleton, the dramatist, a namesake, but apparently no kinsman, of Sir Hugh's. After a performance of music there appeared 'a troup of labourers, to the number of threescore or upwards, all in green caps alike, bearing in their hands the symbols of their several employments,' and by one of their number,

* Smiles, *Lives of the Engineers*, vol. i., pp. 110–124. Having nothing new to tell about the formation of the New River, I have in the foregoing paragraphs only repeated, as briefly as possible, the facts given in detail in Mr. Smiles's delightful pages.

or by Thomas Middleton on their behalf, this speech was delivered:—

'Long have we laboured, long desired and prayed,
For this great work's perfection: and by th' aid
Of Heaven and good men's wishes, 'tis at length
Happily conquered by cost, wit, and strength.
After five years of dear expense in days,
Travail and pains, besides the infinite ways
Of malice, envy, false suggestions,
Able to daunt the spirit of mighty ones
In wealth and courage, this, a work so rare,
Only by one man's industry, cost, and care,
Is brought to blest effect, so much withstood;
His only aim the City's general good.

'Then worthy magistrates, to whose content,
Next to the State, all this great care was bent,
And for the public good which grace requires,
Your loves and furtherance chiefly he desires
To cherish these proceedings, which may give
Courage to some that may hereafter live
To practise deeds of goodness and of fame,
And gladly light their actions by his name.'

Then followed a description of the labourers employed upon the work:—

'First here's the overseer, this tried man,
An ancient soldier and an artisan;
The clerk; next him the mathematician;
The master of the timber-work takes place
Next after these; the measurer in like case;
Bricklayer; and engineer; and after those,
The borer; and the pavier; then it shows
The labourers next; keeper o. Amwell head;
The walkers last; so all their names are read.
Yet these but parcels of six hundred more,
That at one time have been employed before;
Yet these in sight, and all the rest will say,
That every week they had their royal pay!
—Now for the fruits then. Flow forth, precious spring,
So long and dearly sought for, and now bring
Comfort to all that love thee; loudly sing,
And with thy crystal murmur struck together,
Bid all thy true well-wishers welcome hither!'

'At which words,' the narrative concludes, 'the floodgates

opened, the stream let into the cistern, drums and trumpets giving it triumphant welcomes, and, for the close of this their honourable entertainment, a peal of chambers.' *

But there was yet greater show of honour to the Myddeltons on the Lord Mayor's Day following this 29th of September. Sir Thomas Myddelton, the grocer, was Mayor elect for the ensuing year, and part of the festival prepared for the occasion was a sort of masque, written by the same Thomas Middleton who penned the speech in honour of Sir Hugh, and entitled 'The Triumph of Truth.' The procession started from Bow Lane, where the citizens assembled to hear some music, and, when that was over, to see the emblematical appearance of London, 'attired like a reverend mother, a long white hair naturally flowing on either side of her; on her head a model of steeples and turrets, her habit crimson silk, her left hand holding a key of gold.' In a long speech this lady addressed the new Lord Mayor to the effect that, through all the former years, she had trained and watched over him like a mother, and, she concluded,

> 'Now to thy charge, thy government, thy cares,
> Thy mother in her age submits her years;
> And though (to my abundant grief I speak it,
> Which now o'erflows my joy) some sons I have,
> Thankless, unkind, and disobedient,
> Rewarding all my homilies with neglect,
> The thanfulness in which thy life doth move,
> Did ever promise fairer fruits of love.
> So go thou forward, my thrice-honoured son,
> In ways of goodness; glory is best won
> When merit brings it home; disdain all titles
> Purchased with coin; of honours take thou hold
> By thy desert—let others buy 't with gold.
> Fix thy most precious thoughts upon the weight
> Thou goest to undergo, 'tis the just government
> Of this famed city, me, whom nations call
> Their brightest eye: then with what care and fear
> Ought I to be o'erseen to be kept clear?
> Spots in deformed faces are scarce noted,
> Fair cheeks are stained if ne'er so little blotted.

* Nichols, *Progresses of James I.* (London, 1828), vol. ii., p. 702.

See'st thou this key of gold? it shows thy charge;
This place is the king's chamber; all pollution,
Sin and uncleanliness must be locked out here,
And be kept sweet with sanctity, faith, and fear.'

That discourse ended, Sir Thomas Myddelton proceeded to the river-side on his way to St. Paul's. At Baynard's Castle he was greeted by Truth's Angel on horseback, 'his raiment of white silk powdered with stars of gold,' on whom attended Zeal, 'in a garment of flame-coloured silk, with bright hair on his head, from which shot fire-beams, his right hand holding a flaming scourge, intimating thereby that, as he is the manifester of Truth, he is likewise the chastiser of Indolence and Error.' They made suitable speeches, and then appeared Error, 'his garment of ash-coloured silk, his head rolled in a cloud over which stood an owl, a mole on one shoulder, a bat on the other, all symbols of blind ignorance and darkness;' and accompanying him was Envy, 'eating a human heart, mounted on a rhinoceros, her left breast bare where a snake fastened, holding in her right hand a dart tincted with blood.' Both of these also addressed the new Lord Mayor, seeking to win him for themselves. Thus spake Error:—

'This twelvemonth, if thou lov'st revenge or gain,
I'll teach thee to cast mists to blind the plain
And simple eye of man; he shall not know 't,
Nor see thy wrath when 'tis upon his throat;
All shall be carried with such art and wit,
That what thy lust acts, shall be counted fit.
Then for attendants that may best observe thee,
I'll pick out sergeants of my band to serve thee:
Here's Gluttony and Sloth, two precious slaves,
Will tell thee more than a whole herd of knaves
The worth of every office to a hair,
And who bids most and how the markets are.
Let them alone to smell, and for a need,
They'll bring thee in bribes for measures and light bread.
Keep thy eye winking, and thy hand wide ope,
Then shalt thou know what wealth is, and the scope
Of rich authority. Oh, 'tis sweet and dear!
Make use of time then, thou hast but one poor year.

There is a poor, thin, threadbare thing called Truth:
I give thee warning of her; if she speak,
Stop both thine ears close; most professions break
That ever dealt with her; unlucky thing,
She's almost sworn to nothing; I can bring
A thousand of our parish, besides queans,
That ne'er knew what Truth meant, nor ever means;
Some I could cull and lure, e'en in this throng,
If I would show my children, and how strong
I were in faction. 'Las! poor simple stray,
She's all her lifetime finding out one way,
She's but one foolish way, straight on, right forward,
And yet she makes a toil on't, and goes on,
With care and fear forsooth, when I can run
Over a hundred with delight and pleasure,
Backways and byways, and fetch in by measure,
After the wishes of my heart, by shifts,
Deceit, and slight. And I'll give thee gifts;
I'll show thee all my corners, yet untold,
The very nooks where beldames hide their gold,
In hollow walls and chimneys, where the sun
Never yet shone, nor Truth came ever near:
'Tis of my life I'll make the golden year.'

Much more to the same effect Error might have said, had not Zeal, 'stirred up with divine indignation at the impudence of these hell-hounds,' pushed them away, and made room for Truth herself, who came 'in a close garment of white satin, which made her appear thin and naked, figuring thereby her simplicity and nearness of heart to those that embrace her; a robe of white silk cast over it, filled with eyes of eagles, showing her deep insight and height of wisdom; over her thrice-sanctified head a milk-white dove, and on each shoulder one, the sacred emblems of purity, meekness, and innocence; under her feet serpents, in that she treads down all subtlety and fraud; her forehead empaled with a diadem of stars, the witness of her eternal descent; on her breast a pure round crystal, showing the brightness of her thoughts and actions; a sun in her right hand, than which nothing is truer; a fan, filled all with stars, in her left, with which she parts darkness and strikes away the vapours of ignorance.' She in her turn addressed the

Mayor, showing him that her counsels alone had brought him to the dignity he that day received, and that he could only continue in the paths of honour by continuing her servant. Then she conducted him on his way, Error following as closely as she could, past five islands, whereon sat five 'dumb glories,' representing the five senses. Soon the procession was met by a strange ship, with the King of the Moors, his Queen, and two attendants, on board, and of course it stopped to listen to a long speech from his sable Majesty, relating how he had come from his distant home to show honour to one of the foremost of the merchants who had done so much for him and his by bringing them within the circle of civilization and commerce:—

> 'My queen and people were at one time won
> By the religious conversation
> Of English merchants, factors, travellers,
> Whose truth did with our spirits hold commerce
> As their affairs with us; following their path,
> We all were brought to the true Christian faith.
> Such benefit in good example dwells;
> It oft hath power to convert infidels.'

We need not follow the procession in detail through all its stages. 'The chief grace and lustre of the whole Triumph,' which met the eyes of the company as they turned the corner of Conduit Street, was the Mount Triumphant. At first the Mount was covered with 'a thick sulphurous darkness,' placed there by Error, and guarded by four monsters, Barbarism, Ignorance, Impudence, and Falsehood. But as soon as Truth's chariot approached, the monsters trembled, fell down, and at her command the darkness was dispersed. Then was seen 'a bright spreading canopy, stuck thick with stars and beams of gold, shooting forth round about it.' The whole Mount appeared as a mass of radiant glory, with the reverend figure of London seated in great honour at its base, and Religion enthroned upon its summit, Liberality being on her right hand, and Perfect Love on her left. On either side were displayed the charitable and religious works of

London, especially of the Grocers' Company, and on two lesser heights were seated Knowledge and Modesty, with Chastity, Fame, Simplicity, and Meekness in the rear. Much wholesome counsel was uttered by these honourable personages, and there was further talking on the part of Truth and others, after the Lord Mayor had been installed, had dined at Guildhall, and had attended service at Saint Paul's Cathedral.*

The expenses which Hugh Myddelton had incurred in the construction of the New River had so impoverished him, that he found it necessary to borrow from the Corporation of London a sum of 3,000*l.*, at six per cent. interest; and the need of money for carrying on his other projects induced him soon after to sell the greater part of his interest in the concern. The whole was divided into seventy-two shares, of which the King held thirty-six. Of Myddelton's thirty-six, all but two were disposed of before June, 1619, when he and those to whom he had sold them obtained letters-patent for a joint-stock society to be called 'The Company of the New River from Chadwell and Amwell to London,' with Sir Hugh for its first Governor. To protect the Company from any overpowering influence of royalty, the King might only send an agent with one vote; the other shares carried a vote apiece. Until 1640 there was such constant need of money in constructing new works and repairing old ones, that there was hardly any dividend, and consequently Charles the First, having pressing want of money to meet the growing opposition of his subjects, sold his shares to the Company for a fee farm rent of 500*l.* a year. Before the end of the century, however, the shares were worth about 200*l.* a-year, and now they yield more than 850*l.*†

Sir Hugh Myddelton's sale of his four-and-thirty shares brought him in something like 10,000*l.* This money, or most of it, he at once proceeded to spend in the embankment of Brading Harbour, an undertaking almost as important in

* Nichols, vol. ii., pp. 679–701. † Smiles, vol. i., pp. 128–132.

engineering history as the construction of the New River; but very little connected with commerce. Then he returned to his old, and formerly unsuccessful, project of mining in Wales. A Company of Miners Royal in Cardiganshire had been established in 1604; but its operations had not been profitable. In 1617, however, Sir Hugh farmed its mines for 400*l.* a year, and after some costly engineering, he succeeded in working them to great advantage,* sending so much gold to the Royal Mint that, for this and other services, he was made a baronet on the 19th of October, 1622, King James, by a rare freak of generosity, acquitting him of the customary fee of 1,095*l.* due to the Crown.† Nor was that all. On the 21st of February, 1625, his grateful sovereign confirmed to him the lease of the Mines Royal 'as a recompense for his industry in bringing a new river into London,' and exempted him from the payment of royalty for whatever gold and silver he might discover.‡

In these ways Sir Hugh Myddelton, though never a rich man, and much impoverished by his work on the New River, was enabled to end his days in comfort, and leave a respectable patrimony to his children. Sometimes he lived at Lodge near to the Cardiganshire mines; sometimes at Bush Hill, his country-house near Edmonton, convenient for superintending the New River works. At other times he was to be seen at his house in Basinghall Street, where his goldsmith's business was carried on by his eldest son William. He worked hard to the last. Just as in earlier years he and his brothers, Thomas and Robert, had interested themselves in European and Asiatic trade, we find that in his old age he was a sharer in the Virginian commerce that had lately sprung up through the energy of Raleigh and other enterprising voyagers.§ But his chief interest was, as it had always been, in home concerns. In 1625, his friend and kinsman, Sir John

* Smiles, vol. i., pp. 141, 142.

† Mrs. Green, *Calendar of State Papers*, vol. iii., p. 455.

‡ *Ibid.*, vol. iv., p. 480.

§ Williams, *Ancient and Modern Denbigh*, p. 152.

Wynne, wrote to urge the undertaking of some new engineering work near Denbigh. "I may say to you," he added, "what the Jews said to Christ. We have heard of thy great works done abroad, do now somewhat in thine own country." All through his life, by word and deed, as its civic officer and as its representative in Parliament, Sir Hugh Myddelton had been a zealous friend to his native town and its neighbourhood. "No burgess of Denbigh," he had written to the town council in 1613, "shall be more forward and willing than myself to further any good for the town, and I take it very friendly that you will employ me in any business that may tend to the public or private good of that town, and I sorrow to think that I can do no more for you."* But his working time was nearly over now. "I am grown into years," he said in answer to Sir John Wynne, "and full of business here at the mines, the river at London, and other places; my weekly charge being above 200*l.*, which maketh me very unwilling to undertake any other work, and the least of these requireth a whole man with a large purse."† Therefore he abstained from the enterprise, and spent his closing years in managing the works he had already taken in hand.

He died on the 10th of December, 1631, at the age of seventy-six,‡ leaving, among many other charitable bequests, a share in the New River Company, to be applied by the Guild of Goldsmiths in assisting its more necessitous brethren, 'especially such as were of his name, kindred, and country,'§ as he said in his will, 'in weekly portions of twelve pence a-piece,'—a fund that contributed to the support of more than one of his own degenerate and spendthrift offspring.

* Williams, *Records of Denbigh*, p. 78.

† Williams, *Ancient and Modern Denbigh*, pp. 152, 153.

‡ Smiles, vol. i., p. 149.

§ *Wills from Doctors' Commons* (London, 1863), p. 96.

CHAPTER X.

GEORGE HERIOT OF EDINBURGH.

[1563—1634.]

ABOUT the commercial history of Scotland, prior to the union of its government with that of England under the House of Stuart, very scanty information has come down to us. From the time of David the First there had been a steady growth of trade and manufacture in all the more important southern and eastern parts of the kingdom. Foreign merchants had been invited to come to Scotland, and native adventurers had been encouraged to visit the important trading towns of the Continent. Through nearly four centuries, wools, raw and wrought, hides, and fish, had been regularly conveyed for sale to Flanders. The Scotchmen had brought back various articles of diet, wine being the chief commodity, with great quantities of haberdashery and ironmongery for use at home; and by their means such towns as Berwick, Perth, Leith, Stirling, Glasgow, and Dumbarton had grown into importance. There had been two great hindrances, however, to the proper growth of Scottish commerce. The one sprang from the lawless disposition of too many of the people themselves, who found their occupation rather in warlike than in peaceful ways, and who made it very difficult work for the few who applied themselves to trade to carry about their wares in safety and obtain adequate payment for their toil; the other from the constant rivalry of the English merchants and

mariners, who had excellent opportunities for damaging the commerce of the North, both in foreign markets and in the intermediate seas, and who certainly were not slow in using them. Hence it is that George Heriot of Edinburgh is the first Scottish merchant of whom we have much knowledge.

Edinburgh received its first charter at the hands of Robert Bruce in 1329, fifteen years after the battle of Bannockburn, the town of Leith, with its venerable harbour and mills, being by that document assigned to it as a dependency.* In 1436 it was recognized as the capital of Scotland; and in 1450 James the Second gave the citizens licence to enclose and fortify the town.† From that time it became the favourite residence of royalty, and the centre of both the politics and the commerce of the nation. In 1477 it was found necessary to fix the localities of the different markets, which had hitherto been held at various places to suit the convenience of the traders, and with that end James the Third's confirmation was obtained to a scheme drawn up by the magistrates. The Tron, or Weigh-house, whose site is now occupied by the Tron Kirk, was naturally the most central place of business. Thither butter, cheese, wool, and everything else sold by weight had to be brought. Round that meeting-place the butchers were assembled. The market for meal and corn extended from the Tolbooth as far as Libberton's Wynd; and further to the left, as the name still indicates, was the Lawn-market, for the sale of all kinds of cloth. Fish was sold between Friars' Wynd and the Nether Bow, in High Street, and salt in Niddry's Wynd. In Grass-market and Cattle-market, hay, straw, horses and cows were collected; while the hatmakers and skinners had a place assigned them nearer to Saint Giles's Kirk. The wood and timber market lay between Dalrymple Yard and the Grey Friars; and the shoe-market stretched from Forester's Wynd, westward. The mart for cutlery and smith's work was beneath the Nether Bow,

* Anderson, *History of Edinburgh* (Edinburgh, 1856), p. 7.
† *Ibid.*, p. 9.

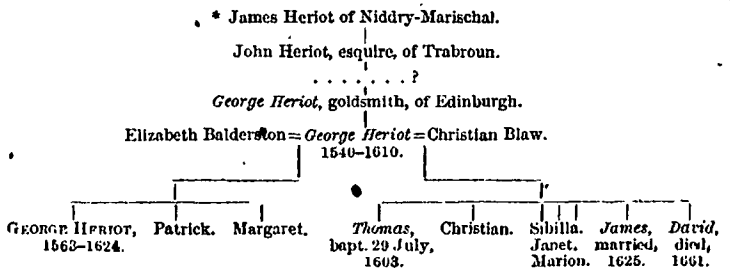
about Saint Mary's Wynd; and saddlery was to be bought near Greyfriars Kirk.*

These regulations did much for Edinburgh; but more was done by James the Third's Golden Charter, conferred in gratitude to the citizens for their zeal in liberating him from a nine months' imprisonment in the Castle, enforced by the rebellious nobles. That charter made the Lord Provost of Edinburgh its hereditary high sheriff, and empowered the magistrates to frame what laws they deemed expedient for the good of their city. At the same time the incorporated trades received a standard or banner, known as the 'Blue Blanket,' even now not quite worn out, to be borne at all processions, in token of the King's approval of their work.† Yet more energetic was King James the Fourth, who showed special favour to the merchants trading to foreign parts. 'They were encouraged,' says the historian of Scotland, 'to extend their trading voyages, to purchase foreign ships of war, to import cannon, and to superintend the building of ships of war at home. In these cases the monarch not only took an interest, but studied the subject with his usual enthusiasm, and personally superintended every detail. He conversed with his mariners, rewarded the most skilful and assiduous by presents, visited familiarly at the houses of his principal merchants and sea officers, and delighted in embarking on short voyages of experiment, in which, under the tuition of Wood and the Bartons, he became acquainted with the practical parts of navigation. The consequences of such conduct were highly favourable to him; he became as popular with his sailors as he was beloved by his nobility; his fame was carried by them to foreign countries; shipwrights, cannon-founders, and foreign artisans of every description flocked to his Court, from France, Italy, and the Low Countries.'

From places nearer home, also, enterprising men came up to enjoy the security and prosperity of commercial life in the Edinburgh of James the Fourth. Among the number seems

* Anderson, pp. 10, 11. † *Ibid.*, pp. 11, 12.

to have been a George Heriot, great-grandson of a James Heriot, spoken of as a 'confederate' of James the First.* To John, the son of this oldest Heriot known to us, Archibald, Earl of Douglas, in recompense for military service, assigned the lands of Trabroun, about four hundred acres, in the parish of Gladsmuir, in East Lothian, and the charter was confirmed by James the First in 1425.† Of John Heriot's children we know nothing; but there can be no doubt that his grandson was the eldest George, who went up to Edinburgh near the beginning of the sixteenth century, married Mistress Christian Kyle, a citizen's daughter, and became a well-to-do goldsmith. His son, also named George, born in 1540, carried on the business. Goldsmiths at that time were not thought much of in Scotland. In social position they were classed with the hammermen; and it was not till 1581 that they received a charter of incorporation from the magistrates of Edinburgh, to be confirmed, with many fresh privileges, by James the Sixth in 1586. The second George Heriot, however, was a man of note in his day. He was five times deacon-convener of the incorporated trades of Edinburgh, and on several occasions he represented the city in the Scottish Parliament. In 1596 he was chosen, with three others, to go and make excuse to King James touching the conduct of the citizens during a riot, more turbulent and treasonable



† Steven, *History of George Heriot's Hospital* (Edinburgh, 1858), p. 1. For much of the information contained in the following pages about the Heriots I am indebted to the enlarged edition of this work by Dr. Bedford, the present Governor of the Hospital.

than usual, that had caused the monarch to flee from the capital near the close of the year; and when he died in 1610, at the age of seventy, his sons, George and David, were allowed to set up a costly monument in his honour in the Greyfriars Kirkyard.*

But the son who took the chief part in erecting that monument was destined to leave behind him a far nobler memorial of his own rare worth. George Heriot, the younger, was the oldest of ten children; two besides himself being the offspring of Elizabeth Balderston, his father's first wife, and the seven others being the children of a second wife, named Christian Blaw. George was born in June, 1563.† Of his youth we know nothing, save that, his own mother being dead, he was brought up by one of his father's relations, about whom we find an interesting fragment of information some forty years later. "I have a poor kinswoman, named Katherine Robinson," wrote Heriot from London to his Edinburgh agent in 1620, "who, besides the obligation of kindred, had the care and keeping of me when I was a child, who, I understand, is on the point of going to the hospital for lack of a house to dwell in. For preventing whereof I am willing to allow her 24*l.* Scots by year, which I entreat you to cause to have paid to her."‡

At an early age the lad was apprenticed to his father's calling, and he steadily followed it all through his life. There is a tradition that, during his apprenticeship, he one day saw a foreign vessel discharging its ballast in Leith harbour, and observing a great quantity of gold amidst the rubbish, bought it for a song, and so became rich.§ But this is not very likely. His father's help and example, and his own honesty and perseverance, sufficiently account for the wealthy and influential position that he attained, without our seeking an explanation in any of the doubtful stories

* Constable, *Memoirs of George Heriot* (Edinburgh, 1822), pp. 3–7.
† *Ibid.*, p. 2. ‡ *Ibid.* § Steven, p. 4.

that are told, with few variations, about so many of the old merchant princes.

In the beginning of 1587, when he was about three-and-twenty, he married Mistress Christian Marjoribanks, the orphan daughter of an Edinburgh merchant, and began business on his own account. On that occasion his father gave him 1000 Scots marks, 'to be a beginning and pack to him,' as we read in the marriage contract, dated the 14th of January; 'besides the setting up of a booth to him, furnishing of his clothing to his marriage, and of workrooms and other necessaries requisite to a booth,' valued at 500 marks more; and his wife brought him 1075 marks' worth of mills on the water of Leith, so that the joint capital of the two was 214*l.* 11*s.* 8*d.* sterling, a very respectable possession for a young goldsmith in the sixteenth century.*

Heriot's first residence was in Fish-market Close. The shop, or booth, or kraam, which his father fitted up for him was by the Lady's Steps, at the north-east corner of Saint Giles's Kirk.† Since about the year 1555, Saint Giles's Kirk walls had got to be studded with such booths, the especial resort of goldsmiths and jewellers, watchmakers and booksellers; and the bazaar, if such it may be called, was not abolished till 1817.‡ Hither came all the country people to buy whatever articles of ornament and luxury they stood in need of, such as silver spoons and spectacles, wedding-rings and watches. Like all other institutions of the sort, this also became a great meeting-place for gossips. For centuries 'it had been usual for the goldsmith to adjourn with his customer to John's Coffee-house, or to Baijen-Hole, which was then a tavern, and to receive the order or the payment, in a comfortable manner, over a dram or a *caup* of small ale; which was on the first occasion paid for by the customer, and on

* Steven, pp. 231–234. † *Ibid.*, p. 5.

‡ Robert Chambers, *Traditions of Edinburgh* (Edinburgh, 1825), vol. ii., p. 205.

the second by the trader; and over these refreshments it was natural for various topics of interest to be discussed.*

On the 28th May, 1588, George Heriot was made a member of the Goldsmiths' Company of Edinburgh.† By about that time his business had so increased that he found it necessary to take a larger booth. 'This shop and workshop existed till 1809, when the extension of the Advocates' Library occasioned the destruction of some interesting old closes to the west of Saint Giles's Kirk, and altered all the features of this part of the town. There was a line of three small shops with wooden superstructures above them, extending between the door of the Old Tolbooth and that of the Laigh Council House, which occupied the site of the present lobby of the Signet Library. A narrow passage led between these shops and the west end of Saint Giles's; and George Heriot's shop, being in the centre of the three, was situated exactly opposite to the south window of the Little Kirk. The back windows looked into an alley behind, called Beith's, or Bess Wynd. His name was discovered upon the architrave of the door, being carved in the stone, and apparently having served as his sign. The booth was also found to contain his forge and bellows, with a hollow stone, fitted with a stone cover or lid, which had been used as a receptacle for, and a means of extinguishing, the living embers of the furnace upon closing the shop at night.'‡

This larger shop was only about seven feet square. It was large enough, however, to hold the ungainly figure of James the Sixth, besides the other famous customers who had dealings with Heriot. Often, according to tradition, the monarch came to look over the goldsmith's stores, to give him some commission, and to taste the new wine which he was shrewd enough to buy whenever a good opportunity occurred. One day, it is said, Heriot visited the King at Holyrood House, and, finding him sprawling before a fire of perfumed wood,

* CHAMBERS, vol. ii., pp. 119, 120. † CONSTABLE, p. 12.
‡ CHAMBERS, vol. ii., pp. 209, 210.

praised it for its sweetness. "Ay," answered the King, "and it is costly." Heriot replied that if his Majesty would come to his shop he would show him a yet costlier one. "Indeed, and I will," exclaimed the monarch. Whereupon they proceeded to the booth against Saint Giles's Kirk, and, much to James's disgust, found nothing but a few poor flames burning in the goldsmith's forge. "Is this, then, your fine fire?" he asked. "Wait a little," answered the merchant, "till I get the fuel;" and then opening his chest, he took thence a bond for 2000*l.* which he had lent to the King, and threw it among the embers. "Now," he asked, "whether is your Majesty's fire or mine more expensive?" "Yours, most certainly, Master Heriot," was the answer.*

Let all who like believe the tale. It is however clear that Heriot was rich enough to pay his sovereign a compliment of this kind over and over again, without seriously feeling the loss to his exchequer. On the 17th of July, 1597, he was made Goldsmith in Ordinary to Anne of Denmark, James's good-for-nothing wife; his appointment 'for all the days of his life, with all fees, duties, and casualties proper and due to the said office,' being proclaimed, ten days later, by sound of a trumpet, at the High Cross of Edinburgh.† And on the 4th of April, 1601, he was promoted to the yet more lucrative business of Goldsmith to the King himself, an apartment in Holyrood Palace being fitted up for his especial use.‡ The direct 'fees' for these offices were small, but the indirect emoluments derived from them were very great, and the 'duties and casualties' multifarious indeed. It is computed that Heriot's bills for jewels bought or manufactured for Queen Anne alone, in the few years prior to 1603, amounted to 50,000*l.* of English money,§ and James's debts were larger still. Let this bill be cited as a specimen:—'September, 1599. Paid at his Majesty's special command, with advice of the Lords of Secret Council, to George Heriot,

* Chambers, vol. ii., p. 211.
† Steven, pp. 5, 236
‡ Steven, p. 237.
§ *Ibid.*, p. 7.

younger, goldsmith, for a cupboard presented to Monsieur Vetonu, French Ambassador, containing the following pieces: —two basins, two lavers belonging thereto, two flagons, two chandeliers, six cups with covers, two cups without covers, one laver for water, one salt dish with one cover; all chiselled work and double overgilt, weighing 2 stone, 14 lbs. 5 oz., at 8 marks the ounce, 4,160*l.*' of Scottish money.* In the beginning of 1601, moreover, appears a charge of 1,333*l.* 6*s.*, 'for a jewel, wherewith his Highness presented his dearest bedfellow in a New Year's gift.'†

The making and procuring of jewellery for the King and Queen, and for the crowds of nobles who followed their example of wanton extravagance and of empty show, was but a part of Heriot's business. He was Royal Pawnbroker and Money-lender. The first known instance of his employment in these ways appears in June, 1599, when we find his Majesty writing to Lord Newbattle, and bidding him, with all haste and diligence, obtain money enough 'to satisfy and make payment to George Heriot,' of a certain sum not named, 'out of the first and readiest of our taxation, seeing our dear bedfellow's jewels were engaged for this sum, and that it toucheth us nearly in honour.'‡ The honour of both King and Queen, however, was from this time often very nearly touched indeed. The spendthrift monarchs, never owning money enough for the payment of their lawful debts, were ever rushing into some fresh extravagance, and to that end pawning everything on which a little gold could be raised.

Their imprudence, and the imprudence that their example caused in the courtiers and lordlings in attendance upon them, had this effect—true in individual cases, though, as a sound political economy, after many centuries of bungling, is beginning to make clear, altogether false as regards the general progress of society—that it was 'good for trade.' It was good for George Heriot's trade, at any rate. He

* Constable, p. 13. † Steven, p. 7. ‡ *Ibid.*, p. 6.

throve wonderfully during the last ten years or so of James's Scottish rule; and when the King went southward to take possession of the English Crown, the goldsmith, after providing him and his attendant nobles with vast quantities of jewellery for their personal adornment, and with a cart-load of rings to be given to the English courtiers who were expected to assemble on the road, packed up his goods as soon as he was able, and travelled southward likewise, to establish himself in London 'foranent the New Exchange,'* where the booths erected by Sir Thomas Gresham offered much better facilities for trade than those that were clustered round Saint Giles's Kirk in High Street, Edinburgh.

That was in the summer of 1603. For the remaining twenty years of his life Heriot seems to have spent nearly all his time in London and its neighbourhood. He was too much needed at Court to be able to pay more than flying visits, whether for business or for pleasure, to his native city or to other parts.

He was not, however, as in Scotland, exclusive holder of the office of Goldsmith or Pawnbroker to the Crown. Two Englishmen, one of them as rich and influential as himself, were also made King's Jewellers almost as soon as James had taken possession of his crown. These were Sir William Herrick and Sir John Spilman. Spilman was the first English paper-maker known to us. In 1588, or earlier, he set up a mill at Dartford; in 1598 he obtained from Queen Elizabeth an order 'that he only and no others should buy linen rags and make paper;' and in 1605 his mills were personally inspected by King James, and won for him the honour, such as it was, of a Stuart knighthood.†

Herrick was a more notable man. He was one of a noble family of merchant princes, famous in the annals of Leicestershire. Old John Herrick, his father, who died in 1589, at the age of seventy-six, had been a well-to-do gentleman,

* Steven, pp. 9, 10.

† Nichols, *Progresses of James the First* (London, 1828), vol. i., p. 515.

having lived at his ease, according to the quaint record of his tombstone, 'with Mary, his wife, in one house, full two-and-fifty years; and in all that time never buried man, woman, nor child, though they were sometimes twenty in household.' He had twelve children, and his wife, living till she was ninety-seven, 'did see, before her departure, of her children, children's children, and their children, to the number of a hundred and forty-two.'* Nearly every member of this large and singularly happy family fared well in life. One of the daughters married Lawrence Hawes, and another married Sir Thomas Bennett, who was Lord Mayor of London in 1603, both of them wealthy merchants. Robert, the eldest son, was an ironmonger and ironfounder in Leicestershire, thrice Mayor of his native town, and its representative in Parliament in 1588. He had extensive ironworks, and paper-mills as well, in Staffordshire. "You know," he wrote to his brother, "that such pleasant youths as I am do delight in the pleasant woods of Cank, to hear the sweet birds sing, the hammers go, and beetles in the paper-mills at the same place also. For him that hath got most of his wealth for this fifty years or near that way, and now find as good iron as was there this forty years, as good weight, as good workmen, as honest fellows, as good entertainment, what want you more?" He 'had two sons and nine daughters by one wife, with whom he lived fifty-one years,' and he died 'very godly,' at the age of seventy-eight, in 1618. His portrait was placed by admiring friends in the town-hall of Leicester, with this inscription—

> 'His picture, whom you here see,
> When he is dead and rotten,
> By this shall he remembered be,
> When he would be forgotten.'†

Nicholas, the next son of worthy John Herrick, and father

* Nichols, *History and Antiquities of the County of Leicester* (London, 1815), vol. ii., p. 616.

† *Ibid.*, vol. ii., pp. 617, 625.

of Robert Herrick, the poet, went up to make his fortune in London. He was articled, in 1556, to a goldsmith in Cheapside, where in due time he set up a goodly shop of his own, not far from the old cross that was pulled down by order of the Commonwealth in 1642. He died in the prime of life, in consequence of a fall from an upper window of his house into the street, leaving one merchant son, at any rate, to carry on his business, but having for a more noted successor his younger brother William, the compeer of Heriot. This William, born in 1557, was apprenticed to his brother in 1574 or 1575. He employed well his opportunities of becoming both a rich and a useful man.*

* Nichols, vol. ii., p. 618. Many very interesting letters from old John and Mary Herrick to their children in London have been printed by Nichols. In one of them, dated April 11, 1556, John wrote to his son Nicholas, at that time a goldsmith's apprentice:—"We do pray to God daily to bless you and to give you grace to be good, diligent, and obedient unto your master, both in word and deed; and be profitable unto him, as well behind his back as before his face; and trust nor lend none of his goods without his leave and consent. And if so be that you be faithful and painful in your master's business, as I hope you be, doubtless God will provide for you another day the like as much again. I pray God to give you grace to live in His fear, and then you shall not do amiss; and it shall be a great comfort for your mother and me, and to all your friends, and best to yourself another day."

Twenty years later, on the 29th of October, 1575, the old man wrote to Nicholas about his younger brother William, lately articled to him. "I give you hearty thanks that you would send him to Leicester to see us; for your mother and I did long to see him, and so did his brothers and sisters. We thought that he had not been so tall as he is, nor never would have been. . . . . I do advertise you," adds the good man, as if in prescience of his son's disastrous accident, "to make your book of reckoning perfect, as well what you do owe, as what you have owing. For we be all uncertain when it shall please God to call us, whether in young age, middle age, or old age."

In 1578, Mary Herrick wrote thus to 'her loving son, William Herrick, in London, dwelling with Nicholas Herrick, in Cheap:'—"William; with my hearty commendations, and glad to hear of your good health, *etc.*, and this is to give you thanks for my pomegranate and red herring you sent me; wishing you to give my daughter Hawes thanks for the pomegranate and box of marmalade that she sent me. Furthermore, I have sent you a pair of knit hose and a pair of knit kersey gloves. I would have you send me word how they serve you; for if the gloves be too little for you, you

While George Heriot was growing necessary to James the Sixth in Scotland, William Herrick was making for himself as important a position in England under Queen Elizabeth. Gresham being dead, he inherited something of his work. To the Queen and her nobles he lent immense sums of

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should give them to one of your brother Hawes' children, and I would send you another pair."

Dated the 18th March, 1580, is a letter from John Herrick to William, in which he thanks him, and his brothers and sisters in London, for "all their tokens. And we be sorry," he proceeds, "that you have been at so much cost as you were at for your oysters and lampreys you sent. A quartern of them had been sufficient to send at one time. I would have you be a good husband and save your money. My cousin, Thomas Herrick, and his wife, hath sent you a gammon of bacon, with commendation, to your sister Mary and you."

Towards the end of 1582 Nicholas Herrick married. "I trust, now that you be a married man," wrote his father on the 15th December, "for I heard that you were appointed to marry on Monday; and if you be married, we pray God to send you both much joy and comfort together, and to all her friends and yours. We wish ourselves that we had been with you at your wedding. But the time of the year is so that it had been painful for your mother and me to have ridden such a journey, the days being so short and the way so foul; chiefly, being so old and unwieldy as we both be, and specially your mother hath such pains in one of her kneebones that she cannot go many times about the house without a staff in her hand; and I myself have had, for the space of almost this half year, much pain of my right shoulder, that I cannot get on my gown without help. Age bringeth infirmities with it: God hath so ordained." Nicholas Herrick's marriage had the usual consequences. "I pray you," wrote his father to William on the 9th March, 1583, "show your brother Nicholas that I think that paper is scant in London; because I never received any letter from him since he was married."

And Nicholas was not the only child of whom the old man had to complain. Young Mary Herrick had gone up to London many years before, as companion to Nicholas, and she found life in London so much pleasanter, that, when the special object of her stay was over, she was not willing to go home again. Therefore her father sent her a scolding letter on the 3rd June, 1583.—"You were obedient at our desire," he said, "to go to London, to keep your brother's house when he had need of you. But now he, being married, may spare you. He is very sorry that you should take the pains that you do; but he tells your mother and me that you will needs do so. . . . You ought to be obedient unto us now, as you were at your going up; and not only then and now, but at all times, as you know, by the commandment of God you ought to be; and likewise you be bound to be obedient to your parents by the law of nature and by the law of the

money; and out of the interest thereon, as well as out of the profits of his goldsmith's trade, he was rich enough, in 1595, to buy Beaumanor Park, in Leicestershire.* Before that time he had been sent by his sovereign on an embassage to the Porte.† In 1601 he became Member of Parliament for Leicester, on that occasion 'giving to the town in kindness twelve silver spoons.' On King James's accession he resigned his seat in Parliament, and on the 2nd of May, 1603, in consideration of his long and faithful service to his late mistress, he was made Principal Jeweller to the new monarch.‡ On Easter Tuesday in 1605, writes a rather envious correspondent of Winwood's, 'one Master William Herrick, a goldsmith in Cheapside, was knighted for making a hole in the great diamond the King doth wear. The party little expected the honour; but he did his work so well as won the King to an extraordinary liking of it.'§ In the same year he again entered Parliament for Leicester, besides being chosen Alderman of Farringdon Without. From service in the latter office, however, as well as from future employment as Sheriff of London, he was excused on payment of 300*l.*, 'in respect that the said Sir William is the

realm. We would be both very sorry that you should be found disobedient to us, or stubborn. We do not send for you for any ill purpose towards you, but for your comfort and ours. We do not send for you to work or toil about any business; but to oversee my house, and do your own work and have a chamber to yourself, and one of your sisters to bear you company. I thank God all your brethren and sisters do show themselves obedient to your mother and me; and, in so doing, they do but their duty, and God will bless them the better for it. I pray you let me not find you contrary to them; for, if you do, it will be a great grief to your mother and me in these our old days, and be an occasion to shorten our days, which cannot be long; but grief of heart and mind will shorten life, as daily experience doth show. Remember yourself, whether you have done well or no. We might have commanded you, but we have desired and prayed you; and you refuse to be obedient."

* Nichols, *Progresses*, vol. i., p. 504.

† *Ibid.*, vol. i., pp. 150, 151.

‡ Record Office MSS., *Domestic Series, James I.*, vol. i., No. 72.

§ Winwood, *Memorials*, vol. ii., p. 57.

King's Majesty's sworn servant, and cannot so necessarily afford the daily service as behoveth."* On the 4th of January, 1606, we find, he tendered to his sovereign a splendid amethyst ring, as a New Year's gift, and in the records of the next two dozen years occur a great many entries of other presents and loans made by him to James the First. "Since my being teller," he wrote in a petition dated 1616, "I have lent unto his Majesty divers great sums of money *gratis*, which none of my fellows ever did, to my loss and disadvantage of at least 3,000*l.*"† The debt was much greater when Herrick retired from public life. He was a rich man, however, and found good use for his wealth in charitable works, and schemes for local improvement in Leicester and its neighbourhood. He died in 1653, at the age of ninety-six.‡

Both his and Spilman's names are frequently found in conjunction with Heriot's, as jewel-makers and as money-lenders to the Crown; but the Scotchman appears to have been the special favourite, as was natural with the Scottish sovereign and his spouse. In the six and a-half years previous to Christmas, 1609, the Queen's debts alone for jewellery and goldsmith's work amounted to 20,500*l.*, the principal creditors being Heriot and Sir John Spilman. Her Majesty being unhappy about this, we are told the Privy Council took the case in hand, and gave authority for raising that sum at ten per cent. interest.§ Whether the whole was collected or not we do not know; but on Christmas Eve George Heriot received a six months' bill for 5,245*l.*‖ Long before it fell due, however, other debts were piled up, and the heap went on accumulating from month to month. In November, 1611, the Queen was in Heriot's debt 9,000*l.*, on account of presents made to her eldest son, Prince Henry,

* Nichols, *Progresses*, vol. i., p. 596.

† *Ibid.* ‡ *Ibid.*

§ Mrs. Green, *Calendar of State Papers, Domestic Series, of the Reign of James I.*, vol. i., pp. 572, 574.

‖ *Ibid.*, vol. i., p. 575.

alone;* and in July, 1613, a year after Henry's death, was issued a warrant from the Council for payment of 4,000*l.* to Heriot, on account of a sumptuous chain and hatband, set with diamonds, which he had procured for him.†

Prince Henry being taken out of this school of extravagance, his younger brother was soon admitted to it. In March, 1615, we find a warrant for the payment of 2,952*l.* 1*s.* 4*d.*, expended by Heriot on jewels and workmanship for Prince Charles,‡ and numerous similar charges appear in later years. When the Prince and his Mephistopheles, the Duke of Buckingham, were preparing to start on their disgraceful journey to Spain, in 1623, George Heriot was sent to the jewel-house at the Tower, to assist in selecting a number of the best jewels for Charles's use, and in furbishing them up, and supplying their deficiencies with new workmanship.§ He laboured night and day to complete the business in time. Yet hardly had the adventurers reached Madrid, and made their way to the presence of the Infanta, whom it was hoped Charles would get for a wife, than Buckingham thought it needful to write home to his "dear dad and gossip," complaining of their poor estate. "Hitherto you have been so sparing of jewels," he said, "that,—whereas you thought to have sent him sufficiently for his own wearing and to present to his mistress, who I am sure will shortly now lose that title, and to lend me,—that I, to the contrary, have been forced to lend him. Sir, he hath neither chain nor hatband, and I beseech you consider how he hath no other means to appear like a King's son." "I confess," wrote Charles himself to the same effect, "that you have sent more jewels than, at my departure, I thought to have had use of; but since my coming, seeing many jewels worn here, and that my bravery can consist of nothing else"—poor Charles!—"and

* *Calendar of State Papers*, vol. ii., p. 91.

† *Ibid.*, vol. ii., p. 194. ‡ *Ibid.*, vol. ii., p. 278.

§ STARK, *Picture of Edinburgh* (Edinburgh, 1823), p. 232. 'These jewels were never paid for by James; but when Charles I. succeeded to the throne, the debt to Heriot was allowed to his trustees.'

besides, that some of them which you have appointed me to give to the Infanta, in Steenie's opinion and mine, are not fit to be given to her, therefore I have taken this boldness to entreat your Majesty to send more for my own wearing and for giving to my mistress." To which there is this characteristic postscript in Steenie's handwriting: "I, your dog, say you have many jewels neither fit for your own, your son's, nor your daughter's wearing, but very fit to bestow on those here who must necessarily have presents, and this way will be least chargeable to your Majesty, in my poor opinion."* That correspondence with notable truth reflects the character of the foolish King, his misguided son, and their joint friend and tempter. It led, as it seems, to the giving of fresh commissions to Heriot, the last of any importance which he lived to execute.

We have had evidence enough of the use made of the goldsmith by his employers. These two curious petitions, undated, but evidently written in or near the year 1618, may help us to see how he was treated.† In one addressed to Queen Anne, who died on the 2nd of March, 1619, Heriot urges that, "whereas the last time her gracious Majesty was pleased to admit her suppliant to her royal presence, it then pleased her Highness to regret that her gracious intentions towards the payment of her debts were much hindered by the scarcity of her Majesty's treasure; whereupon her suppliant did resolve to forbear to trouble and importune her Majesty until it should please God to second her royal disposition with greater plenty than now it is," he is at last compelled to remind her of "the extreme burden of interests wherewith he is borne down, and which he must shortly either pay or perish, unless she will pay him a little part at least of the money that she owes

* Ellis, *Original Letters* (London, 1824), Series i., vol. iii., pp. 145, 146.

† A great many others may be seen by the curious among the records of the State Paper Office, as well as in published books, especially the *Memoir of George Heriot*, published anonymously, in 1822.

him."* The other petition is addressed to the King himself. "Whereas there is due unto your Majesty's suppliant," since February, 1611, it sets forth, "the sum of 18,000*l.* sterling and above, which remaineth yet unpaid, the want whereof has brought your Highness's suppliant to so hard an extremity as he hath been enforced, for maintaining of his credit, to take up on interest the sum of 15,000*l.*, engaging his friends, and laying to pawn all his stock of jewels and commodities wherein he is accustomed to deal, to his utter overthrow, not having them in his hands to sell for his benefit when there is occasion; his humble suit is that (in consideration of his readiness of delivery to your Majesty's use, not only of his own estate, but likewise whatsoever his credit could procure, and of his twenty-four years' service to your Majesty, the Queen, and your royal children, without having ever sought or obtained any recompense for the same, as others of his profession and meaner desert have had,) your Majesty will be graciously pleased to commiserate the hard estate your suppliant is brought to, so as he may have satisfaction of that which hath been so long owing." †

There must have been some exaggeration in those statements. Heriot grew richer every year. But it is clear that King James the Sixth was a thoughtless borrower and a tardy payer of his debts. To make profitable his dealings with the sovereign, the goldsmith doubtless found it necessary to put a high price on every article of jewellery that he sold, and to demand a large interest for the great sums of money that he lent. The dignity of his position, however, as Court Jeweller, and the fame of his tact and honesty as a banker and money-lender, brought him plenty of custom from other and more trustworthy employers.

Of Heriot's busy life in London a clearer and completer notion is to be derived from the fictitious but truthfully-drawn portrait in *The Fortunes of Nigel* than from any mere statement of the few authentic facts that have come down to

* Steven, pp. 18, 19. † *Ibid.*, pp. 19, 20.

us. The Jingling Geordie who, by worth of character, goodness of heart, and rectitude of principle, set a noble example of manliness in an over-selfish and ungenerous age; who 'walked through life with a steady pace and an observant eye, neglecting no opportunity of assisting those who were not possessed of the experience necessary for their own guidance,' was, as far as we can judge, the veritable George Heriot of real life. The little that we actually know of his private history shows him to have been a man as kind and self-sacrificing in his relations with others as he was upright and persevering in the pursuit of his own fortunes.

Home troubles did their work in ripening and ennobling George Heriot's character. His first wife, Christian Marjoribanks, died before they had been wedded more than twelve or fifteen years; prior, at any rate, to his removal from Edinburgh to London. That match may have been like most marriage unions of those times, one of policy rather than affection; but it must have been no slight grief that the two sons whom this wife bore to him were lost at sea, doubtless in performing the short voyage to London.* In September, 1608, when his age was five-and-forty, the merchant paid a visit to Edinburgh, and took for a second wife Mistress Alison, the daughter of James Primrose, clerk to the Privy Council in Scotland for about forty years from 1602, and grandfather of the first Earl of Roseberry.† The young wife, one of nineteen children, was only fifteen years old. She did not live to be twenty. She died in childbirth, on the 16th of April, 1612. George Heriot recorded on the handsome monument erected to her memory in Saint Gregory's Church, which formed one of the towers of old Saint Paul's, that she was 'a woman richly endowed with all good gifts of mind and body, and of pious disposition.'‡ Tears shed on tombstones seldom go for much. But the loss of his young and beautiful wife, and the loss with her of his hope of an heir, seems to have deeply affected the goldsmith. "She

* Steven, p. 10. † *Ibid.*, p. 11. ‡ *Ibid.*, p. 13.

cannot be too much lamented, who could not be too much loved," he wrote on a private document, intended for no eye but his own, some time after her death.*

Some evidence of Heriot's affection for this young wife, moreover, as well as of his natural good-heartedness, appears in his subsequent treatment of his father-in-law, James Primrose. Hardly had his daughter been buried, as it seems, before the old man, finding it hard work to maintain his too large family, and not very particular about the ways in which he scraped together the requisite funds, made a singular claim upon the widower. He sent to Heriot, bidding him straightway refund the dowry of 5,000 marks that he had given to his daughter, and also supply him with between 4,000 and 5,000 more, as compensation for the expenses he had been put to in suitably conducting the marriage. Heriot reasonably enough, disclaimed all liability in the matter, but generously offered to return the amount of the dowry. With this, however, Primrose was not satisfied; he threatened to institute legal proceedings against his son-in-law, and through more than four years he kept up on the subject an angry and foolish correspondence, only interesting for its illustration of Heriot's patience and good feeling. At last the dispute was settled through the interposition of Lord Binning, afterwards Earl of Haddington, Heriot paying the 5,000 marks, and Primrose being satisfied therewith. On the 4th of October, 1616, the merchant wrote to Adam Lawtie, his agent in Edinburgh, expressing his joy that at length there seemed likely to be, as he said, "some end of that matter in controversy betwixt my good father and me, it being a business so unworthy of my friend's travails. As concerning that apology," he continued, in a pardonable tone of sarcasm, "which you think he minds to write, I do not much regard it, being assured to find much more friendship in his words than I ever had in his actions. In a word, as God has commanded, I am resolved to seek peace and follow after it, and

* Steven, p. 14.

leave him to his own humours, till his time come, as I thank God mine is, when he may get leisure to think upon his oversights, of which number he may peradventure reckon his subtle temporising dealing with me to be one."*

Heriot was a very honest, though not a very graceful correspondent. But graceful or ungraceful, we would fain have more of his letters. He appears to have been too busy a man to write any that he could avoid; at any rate, very few have come down to us, and in those few the personal allusions are scanty indeed. One other sentence about himself, however, is contained in the letter already quoted from. "By God's merciful providence," he says, "I am like to recover of that heavy disease wherewith I have been so long and dangerously afflicted; for, as I did write to you, the swelling is much diminished and the humour doth daily resolve; so that I hope, by God's grace, to have yet some small respite of my life."†

He lived rather more than seven years after that, steadily accumulating wealth, and learning how most worthily to apply it. "It has pleased God to try me with the loss of two children," he is made to say in *The Fortunes of Nigel*, "but I am patient and thankful; and for the wealth God has sent me, it shall not want inheritors while there are orphan lads in Auld Reekie." And so it is. Seventy years before the venerable church and monastery of the Grey Friars, endowed with a noble library by the will of Sir Richard Whittington, had been handed over to the City of London through the influence of Sir Richard Gresham, and by Edward the Sixth, with Sir Richard Dobbs, Lord Mayor of London, for a noble coadjutor, had been established as Christ's Hospital, 'where poor children, innocent and fatherless, are trained up to the knowledge of God and virtuous exercises, to the overthrow of beggary.' George Heriot now resolved to use his princely fortune in building a similar institution for his native city. "Forasmuch," he wrote in an assignation of his property, dated the 3rd of September, 1623, "as I intend, by

* Steven, pp. 15–18.

† *Ibid.*, p. 17.

God's grace, in the zeal of piety, to found and erect a public, pious, and charitable work within the borough of Edinburgh, to the glory of God, for the public weal and ornament of the said borough of Edinburgh, for the honour and due regard which I have and bear to my native soil and mother city; and in imitation of the public pious and religious work founded within the City of London, called Christ's Hospital, the same shall be called in all time" (here Heriot left a blank, which the executors filled up with his own name) "Hospital and Seminary of Orphans, for education, nursing, and up-bringing of youth, being poor orphans and fatherless children of decayed burgesses and freemen of the said borough, to such competent number as the means and maintenance allowed thereupon are able to afford, where they may have some reasonable allowance, for their maintenance, of food, lodging, and raiment, within the said Hospital and Seminary, until they attain the age of fifteen, at which time they may be set forth in prenticeships to learn some honest trade or occupation, or otherways sent to colleges or universities according to their capacities."*

George Heriot did not live long after that precise statement of the wish that had doubtless been gaining strength in his mind for years. On the 21st of October, 1623, Adam Lawtie wrote to express his sorrow at his friend's 'present heavy sickness and disease,' and to assure him that if the property was properly assigned to this charitable purpose, there could be no fear of its falling into the hands of his eldest niece, the daughter of a brother who had spent his life in Italy; a point which appears to have given Heriot much trouble in these last months.† To remove the danger, he formally prepared his will on the 10th of December, making numerous bequests to his kindred, friends, and servants, and taking especial care of two illegitimate children—one of whom, Elizabeth Band, was at this time thirteen years old, the other, Margaret Scott, only five. His whole estate amounted to 47,507*l.* 16*s.* 11½*d.*

* Steven, p. 22. † *Ibid.*, p. 23.

Half of it was disposed of in legacies or absorbed by bad debts. The residue, 23,625*l.* 10*s.* 3½*d.*, was left in the hands of his executors, the Provost, Bailies, and Council of Edinburgh, to be spent in establishing the famous and noble Heriot's Hospital.*

That Hospital is the merchant's true monument. He died in London, on the 12th of February, 1624, and was buried on the 20th, in the churchyard of Saint Martin-in-the-Fields, year which he had bought a house, and dwelt for some time past.† But nothing is known of his last days, and the tombstone erected to his memory is not now to be traced.‡

* CONSTABLE, pp. 67–102. A full and very interesting history of Heriot's Hospital is given in Dr. STEVEN'S volume, brought down to 1858 by Dr. BEDFORD, the present governor of the institution. At its opening, in 1659, thirty boys were admitted. In 1661 the number was raised to fifty-two; in 1753 to a hundred and thirty; and in 1763 to a hundred and forty. The funds of the hospital were soon after found insufficient for so many scholars, and their number was reduced to about a hundred. Since 1821, however, it has been fixed at a hundred and eighty; besides which there was found to be, in 1835, surplus revenue, which justified the trustees in erecting the Heriot Foundation Schools "for the education of such Burgesses' Sons as cannot be admitted into the Hospital." The income was then 14,500*l.* a-year; the expenditure, 11,500*l.* With the balance, provision was made for the education of children of poor citizens.

† STEVEN, pp. 24, 25.

‡ Since the above chapter had been placed in the printer's hands, however, it appears that the labourers employed in enlarging the National Gallery have had to dig up part of the old churchyard, and have there found a coffin containing the remains of George Heriot, placed, strange to say, next to the coffin of the celebrated highwayman, Jack Sheppard.—*The Times*, Oct. 18, 1866.

CHAPTER XI.

HUMPHREY CHETHAM OF MANCHESTER.

[1580—1653.]

FROM the fourteenth century, when the more skilful modes of workmanship were introduced by Flemish settlers, to the seventeenth, when they had to compete with other sorts of kindred enterprise occasioned by the great increase of trade through the opening up of intercourse with distant countries and colonies, America and Asia, the East Indies and the West, woollen goods formed the staple manufacture of England. A chief source of wealth to the great commercial ports was, all through that time, as it had been long before, the sale to foreign merchants of sheepskins, raw wools, and woollen cloths; and we find that during the same period, the inland towns most famous and influential were those best fitted for the collection and the manufacture of these articles. From the valley of the Thames wealth streamed into London; the valley of the Severn nourished Bristol; and the sheep-growing districts of Norfolk and Suffolk enriched Norwich, with Lynn and Yarmouth for its ports. Rather later in their development, but in due time almost more important than any of these southern centres of industry, were the manufacturing districts of South Lancashire and the West Riding of Yorkshire. 'The parish of Halifax and other places thereunto,' as we read in the preamble of an Act of Parliament, prepared in the reign of Mary Tudor, 'being planted in great wastes and moors—where the fertility of

the soil is not apt to bring forth common good grass, but in rare places and by exceeding and great industry of the inhabitants—the inhabitants do altogether live by cloth-making, and the greater part of them neither groweth corn, nor is able to keep a horse to carry wool, nor yet to buy much wool at once, but hath ever used only to repair to the town of Halifax and some other nigh thereto, and there to buy of the wool dealer, some a stone, some two, and some three and four, according to their ability, and to carry the same to their houses, some three, four, five, or six miles off, upon their heads or backs, and so make and convert the same either into yarn or cloth, and to sell the same, and so buy more wool of the wool dealer; by means of which industry the barren grounds in these parts are now much inhabited, and above five hundred households there newly increased within these forty years past.'* So it was with several other Lancashire and Yorkshire towns. Wakefield, when Leland visited it in 1538, was about as large as Halifax; Bradford was half the size of Wakefield; and Leeds, a clothmaking town ever since the days of Edward the Third, if not even earlier than that, was described as 'a pretty market, as large as Bradford but not so quick as it.' Kendal in Westmorland was another thriving centre of woollen manufacture; while Bolton, Bury, Rochdale, and Blackburn, in Lancashire, had already obtained some repute. In Manchester, the business had been established as early, at any rate, as 1,322, to be much improved by a Flemish settlement in the neighbourhood in 1331. In 1520, according to one old writer, there were 'three famous clothiers living in the north country; Cuthbert of Kendal, Hodgkins of Halifax, and Martin Brian'—more probably Byrom—'of Manchester. Every one of these kept a great number of servants at work, carders, spinners, weavers, fullers, dyers, shearmen, &c.'†

Martin Brian or Byrom had many followers. 'Manchester

* Baines, *History of Liverpool* (London, 1852), pp. 254, 255.

† Baines, *History of Lancashire* (London, 1836), vol. ii., pp. 400, 401.

is the fairest, best builded, quickest, and most populous town of all Lancashire,' wrote Leland, in 1538. 'There be divers stone bridges in the town, but the best, of three arches, is over the Irwell. This bridge divideth Manchester from Salford, the which is a large suburb to Manchester. On this bridge is a pretty little chapel. In the town be two fair market-places,* adjoining the banks of the Irwell and near to the old collegiate church.' 'The town of Manchester is and hath of long time been well inhabited,' it was written in 1542, in the preamble to an Act of Henry the Eighth's, 'and the King's subjects, inhabitants of the said town, have obtained, gotten, and come unto riches and wealthy livings, and have kept and set many artificers and poor folks to work within the said town; and by reason of the great occupying, good order, straight and true dealing of the inhabitants, many strangers, as well of Ireland as of other places within this realm, have resorted to the said town with linen yarn, wool, and necessary wares for making of cloths, to be sold there, and have used to credit and trust the poor inhabitants of the same town, which were not able and had not ready money to pay in hand for the said yarns, wools, and wares, unto such time the said creditors, with their industry, labour, and pains, might make cloths of the said wools, yarns, and other necessary wares, and sell the same, to content and pay their creditors; wherein hath consisted much of the common wealth of the said town, and many poor folks have living, and children and servants are there virtuously brought up in honest and true labour out of all idleness.'† Linen manufacture seems in those times to have been as much followed as the making of woollen cloths in Manchester. On the other hand, according to the statement of Leland, 'Bolton-upon-Moor market standeth most by cottons; divers villages in the moors about Bolton do make cottons.'‡

* Leland, *Itinerary* (Oxford, 1744), vol. v., pp. 88, 89.
† Baines, *Lancashire*, vol. ii., p. 200.
‡ Leland, vol. vii., p. 46.

Manchester cottons or coatings, be it noted, were then, and for a hundred years to come, a rough kind of woollen cloth, much esteemed for their warmth and durability. Not till the seventeenth century were what we call cotton goods much made in England, and then the word was used indiscriminately both for the new fabric and for the old woollen and linen goods. 'The town of Manchester,' it was written in 1641, 'must be worthily for their encouragement commended, who buy the yarn of the Irish in great quantity, and weaving it, return the same again into Ireland to sell. Neither doth their industry rest here; for they buy cotton-wool in London that comes first from Cyprus and Smyrna, and at home work the same, and perfect it into fustians, vermilions, dimities, and other such stuffs, and then return it to London, where the same is vended and sold, and not seldom sent into foreign parts.'*

That was the Manchester in which Humphrey Chetham, the man who did more, perhaps, than any other, to make of it an influential town and the centre of a new world of commercial energy, was born in July, 1580.† He was either the fourth or the fifth son of Henry Chetham of Crumpsall, descended in some way from a Sir Geoffrey de Chetham, who served King Henry the Third as Sheriff of Lancashire between the years 1259 and 1262. From him were descended the Chethams of Nuthurst, of Turton, and of Chetham.‡ In what way the Chethams of Crumpsall were related to these three branches is not clear; but in 1635 we find that Thomas Chetham, of Nuthurst, granted a certificate to Humphrey, the merchant, to the effect that his family was descended from 'a younger brother of the blood and lineage'

* Lewis Roberts, *The Treasure of Traffic.*

† Gastrell, *Notitia Cestriensis;* edited by the Rev. F. R. Raines, for the Chetham Society (Manchester, 1845), vol. ii., p. 74.

‡ Hibbert, *History of the Foundations in Manchester*, including a *History of Chetham Hospital and Library*, by Mr. Whatton (Manchester, 1834), vol. iii,, pp. 127, 128.

of his ancestors.* Humphrey Chetham, however, cared little for ancestral dignities, and was content to win credit for himself as an honest tradesman. It is likely that he was educated at the Grammar School, founded in 1524 by the Oldhams and Beswicks, whose grandchildren were his kinsmen, and that after that he was apprenticed to one of the merchants of the time.†

He was a merchant himself very early in the seventeenth century. 'The Manchester traders,' says the old historian of the town, 'went regularly on market days to Bolton, to buy pieces of fustian of the weaver, each weaver procuring yarn or cotton as he could. Mr. Chetham was the principal buyer. When he had made his markets, the remainder was purchased by Mr. Cooke, a much less honourable dealer, who took the advantage of calling the pieces what length he pleased, and giving his own price.'‡ Worthy Humphrey found that honesty was the best policy. For some thirty years he paid his visits to Bolton, occasionally going on longer errands to London and elsewhere, making it his chief business to buy the Lancashire cottons in the grey, and take them home to finish off for sale to the retail drapers; but also keeping a sort of shop for warps and woofs and the other implements of the weavers' calling, and making profit out of the thousand and one minor articles, from pins to millers' sacks, which Manchester workmen needed for their own use, or made for sale in other parts of England.

In these ways he grew rich. In 1620 we find that Sir John Byron of Newstead Abbey, apparently a descendant of the old clothier and ancestor of the poet, sold Clayton Hall to the two brothers, 'George Chetham of London, grocer, and Humphrey Chetham of Manchester, chapman,' for the sum of 4,700*l.*;§ and a few years later, in 1629, Humphrey was rich enough to pay 4,000*l.* out of his own purse for Turton

* Hibbert, vol. iii., p. 129. † Gastrell, vol. ii., p. 74.

‡ Aikin, *Description of the Country round Manchester* (Lond., 1795), p. 158.

§ Gastrell.

Tower, near Bolton.* Henceforth he seems to have lived much at one or other of these mansions, paying less attention to the business that had doubtless already procured him as much wealth as he cared for.

We have one curious proof of his fame as a rich man. James the First had set the fashion of making money by the sale of knighthoods, and Charles the First, finding that Stuart titles were not reckoned worth the buying, went a step

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further, and exacted fines from many of the wealthier commoners who rejected the honour proffered them. In August, 1631, 'Mr. Humphrey Chetham of Turton' was summoned to Whitehall, there 'to compound for not appearing at his Majesty's crownation to take upon him the order of knighthood.'† We hear nothing more of the business, but may be sure that Charles was too poor at that time to be baulked of his money.

* Gastrell. † Hibbert, vol. iii., p. 149.

The worthy merchant could buy the privilege of continuing to be called plain Humphrey Chetham, but he could not save himself from a closer connection with the Government than he cared to have. "Noble sir," he said in a letter to a Mr. Bannister, an influential man in county affairs, written in the summer of 1634, "so it is that a report suddenly bruited abroad which comes to me by the relation of your brother, puts me in some jealousy that I am in the way to be Sheriff; which, although the consideration of my unworthiness, methinks, might correct the conceit, yet out of the observation of former times, wherein this eminent office hath fallen very low, I cannot presume of freedom, but am confident, out of your ancient professed friendship, you will not be the instrument to bring me upon the stage. But that's not all; for my earnest desire is, seeing that power is in your hands, that you would stand betwixt me and danger; that, if any put me forwards, you will stand in the way and suffer me not to come in the rank of those that shall be presented to the King's view, whereby I shall be made more popular and subject to the peril of the times. I am ashamed to express what a burthen this honour would be to me; therefore, good sir, let it light where it may be more welcome, and so I shall rest in peace."* That, however, was not to be. In November, 1634, Chetham was appointed Sheriff for the county of Lancaster. 'He discharged the place with great honour,' it was said, 'insomuch that very good gentlemen, of birth and estate, did wear his cloth at the Assize, to testify their unfeigned affection for him.'†

Yet his first troubles on entering the office sprang out of the dissatisfaction felt by these same gentlemen at its being given to a tradesman. To propitiate them the self-made man looked up his pedigree, and obtained from the representative of the old house of Chetham the certificate of kinship already mentioned. That done, some friends in London, who affected to be learned in such matters, supplied him with

* Hibbert, vol. iii., pp. 143, 144. † Fuller, *Worthies.*

a coat of arms, and in all innocence he adopted it. But the arms belonged to some one else, who resented the appropriation, and out of the blunder sprang a lively little quarrel, which was only settled by the merchant procuring, through his friends, a new escutcheon. "They," the arms, he wrote in satire of the whole affair, "are not depicted in so good metal as those arms we gave for them; but where the herald meets with a novice he will double his gain."*

Humphrey Chetham, however, was no novice in the doing of any work that lay before him. His first business as Sheriff, and the only one about which we have much information, was connected with the never-to-be-forgotten levying of ship-money by Charles the First. Chetham was not a Hampden. Living far away from parliamentary influence, and troubling himself little about politics of any sort, he was content with doing, as far as possible, his duty to both King and people. He was ordered to collect ship-money, and he at once set about it, only troubling himself to find the easiest and most equitable way of doing the work. "The first thing," we find in a note made by him on the occasion, "is to consider how much money will purchase a ship of such a burthen; the second is to apportion the same moneys equally. For this, methinks, the Mayors of every town should, either by some ancient rule or tradition, give some direction what and how much every of the said maritime places ought to pay; for if you shall tax and assess men according to their estate, then Liverpool, being poor, and now, as it were, a-begging, must pay very little; and if you shall tax men according to their trading and profit by shipping, then Lancaster, as I verily think, hath little to do that way."† Therefore he arranged that uncommercial Lancaster should pay only 8*l.*, and poor Liverpool but 15*l.* out of the 498*l.* collected from the whole county. Nearly as much as both towns contributed was drawn from Chetham's own pocket,

* Edwards, *Memoirs of Libraries* (London, 1859), vol. i., p. 631.

† Hibbert, vol. iii., pp. 159, 160.

his expenses in the collection amounting to 22*l.* "I moved for allowance," he says, "but could get none."*

To the worthy merchant that was a real grievance. He was willing enough to give away money; but he did not like to be robbed, and this refusal of his claim seemed to him to be robbery. So when, in August, 1635, the order for a second levying of ship-money came down, he resolved to set himself right. In this instance the much larger sum of 3,500*l.* was required, and Chetham added 96*l.* to the amount, by way of making good the expenses he was put to on this as well as on the former occasion. But that was an exaction that the tender-hearted and upright members of King Charles's government could on no account tolerate. They refused to repay the money which Chetham had paid to his agents; they also forbade his levying the amount for himself. He was ordered to refund the 96*l.*; and after an angry correspondence, that lasted some years, he found himself compelled to do it.†

That was in the spring of 1640, the year in which the Long Parliament assembled and the civil war was virtually begun. Chetham, as we have already seen, was not disposed to have any more connection than he could help with either party in the strife. But his sympathies were with the Parliamentarians, and the Commonwealth leaders found him too influential and trustworthy a man to be left in the background. In June, 1641, he was appointed High Collector of Subsidies within the county of Lancaster;‡ and in October, 1643, this laborious and thankless office gave place to another as troublesome, that of General Treasurer for the county.§ Chetham petitioned to be excused—he was three-and-sixty at the time—'on account of his many infirmities;'‖

* Edwards, vol. i., p. 628.

† *Ibid.*, vol. i., pp. 629, 630. An interesting letter from Chetham, showing how he effected this second levy, is printed by Hibbert, vol. iii., pp. 260-262.

‡ Hibbert, vol. iii., p. 277.

§ *Ibid.*, vol. iii., p. 168.

‖ *Ibid.*, vol. iii., p. 168.

but the petition was not listened to, and he was kept to the work for at least five years. "Whereas," ran an order of Sir Thomas Fairfax's, dated the 19th of January, 1644, "the army of the enemy are very potent, cruel, and violent, and ever ready to assault and devour us and our neighbourhood, without making any distinction of persons, unless, by God's assistance and our timely endeavour, there be some speedy prevention, which cannot be done by any ordinary means, without the raising and maintaining of extraordinary forces, which, in these times of imminent danger, we are enforced to do; therefore for the support and maintenance of the same forces, it is ordered that an assessment of 500*l.* by the week be made and levied in the county of Lancaster, and that the moneys so levied be from time to time collected and paid monthly unto Humphrey Chetham, of Turton, Esquire, appointed Treasurer for that purpose, which Treasurer is to pay the same over immediately to the Treasurer of the Army."*

Chetham did not find his task a light one. He had thought 498*l.* a large sum to be levied in his county as half a year's ship-money; but here he was answerable for the collection of 500*l.* a week. After a while the impost was greatly reduced; but even then he had no little difficulty in getting together the money, and many were the begging letters and scolding letters sent to him from time to time.† There was

* Hibbert, vol. iii., pp. 281, 282.

† *Ibid.*, vol. iii., pp. 283–294. "Sir"—runs one letter to him from the Deputy-Lieutenants, dated Nov. 20, 1644,—"it appears to us that by two several ordinances of Parliament you are appointed to be Treasurer of certain moneys, to be by you issued by warrant under the hands of six Deputy-Lieutenants of the county, according to which there have been several warrants directed to you. . . . Now, forasmuch as we are informed that you refuse to execute the said warrants, or in any wise to intermeddle with the same, which may tend to the great loss and almost certain undoing of the poor men to whom the said moneys are due, we have thought fit hereby to require an account from you in writing of the reasons and grounds of such your denial, that so we may render an account to the Parliament, and may better know how to proceed in the premises."

one sum of 200*l.*, about which he was specially troubled. On the 16th of November, 1648, Colonel Duckingfield wrote to him from Chester, saying, "I am again directed to demand the 200*l.*, and I do assure you I will ere long send a hundred horse to quarter in your county till it be paid to me. Necessity compels me hereto, because the garrisons of Liverpool and Lancaster are in extreme want of moneys, and I will not suffer them to starve whilst I have charge of them."* Alarmed at that blunt threat, Chetham at once wrote up to General Asheton and the Committee, sending his accounts, and showing that all the money he had received had long since been paid to the authorities, "and the rest, if it ever come in, will not discharge an order of 750*l.* for the soldiers of our county, whereof I have paid part, and the rest, when I receive it, shall not stay in my hands."† The Parliamentary Commissioners were satisfied with the explanation; but Duckingfield was not. On the 29th of November he wrote again to 'his much respected friend, Mr. Humphrey Chetham, of Clayton.' "If you please," he then said, "within eight days to procure me the said 200*l.* I shall account it as a favour from you; otherwise I will send four troops of horse into your county that I can very well spare."‡ But the merchant made another appeal to the General Committee; and the refractory colonel appears to have been silenced.

If, on this occasion, he escaped, Chetham suffered heavily enough in other ways through the commotions of the civil war. One of 'several notes of particulars for the general account of charges laid out for the wars,' is specially interesting, showing, as it does, that Chetham, though now an old man, living in days too troublous for much attention to commerce, still practised his merchant's calling. "Having lent Mr. Francis Mosely 760*l.*," we read, "and requiring the same of him again, he directed me to take up half of the said sum of some of my neighbour shopkeepers in Man-

* Hibbert, vol. iii., p. 291. † *Ibid.*, 291.

‡ *Ibid.*, p. 293.

chester, to give my bill of exchange for the same, to be paid by his partner at London, Mr. Robert Law, upon sight of the said bill; and the other half of my money to be paid likewise in exchange a month after that. In pursuance of which directions, before I could effect it, the said Mr. Mosely was proved a delinquent, and the said money intended for me, with the rest that he had in cash, in cloth, his debts and book-debts, and all other his goods, by order of Parliament were sequestered and seized for the public use; so as hereby doth appear there went to the Parliament, of my money, 760*l.* And were an account required of losses sustained by the enemy (my house being three times entered and kept for a certain time, until all my goods, both within my house and without, were either spoilt or quite carried away), I could give an account to a very great value."*

Yet Humphrey Chetham was rich enough to spare some money to aid the noblest battle for civil liberty that has been fought in modern centuries. During his long and busy life—a bachelor's life throughout—he had amassed considerable wealth; and in his old age he set about disposing of it in a noble way. From the beginning he was an open-handed man, ever ready to give help both to his kindred and to strangers. But as he advanced in years one princely scheme of charity took shape in his mind. His will tells us that, in his lifetime, he had 'taken up and maintained fourteen poor boys of the town of Manchester, six of the town of Salford, and two of the town of Droylsden, being two-and-twenty in all.'† An extant account-book in his handwriting shows that this began about October, 1649, and shows also with what minute care he attended to his charge. Here we see entries without number about blue kersey, yellow baize, and linen cloth; thread, buttons, and beeswax; caps, girdles, and shoes; to say nothing of books, desks, and other implements of schooling.‡ About this time, moreover, we find

* Edwards, vol. i., pp. 632, 633. † Hibbert, vol. iii., p. 187.
‡ *Ibid.*, vol. p. iii., 171.

him in treaty for the purchase of the set of buildings, once belonging to the Earls of Derby, that were afterwards converted into Chetham College, although, from the unsettled state of the times, the transaction was not completed till 1665, twelve years after his death.* In the meanwhile, he appears to have, at first, put the boys to board with his poorer friends, whom thus he helped as well; and when that arrangement was found inconvenient, suitable quarters were procured for them.

Full of this project for a Manchester Blue-coat School, the worthy merchant made his will on the 16th December, 1651. After making ample bequests to his nephews and other kinsmen, as well as to various friends and charitable institutions, he directed that the number of his poor scholars should be increased to forty, three more being taken from Droylsden, ten from Bolton, and five from Turton. A sum of 7,500*l.* was to be spent in founding and endowing a hospital for their maintenance and education, between the ages of six and fourteen, and then for putting them out as apprentices, unless they were otherwise provided for. If there was any surplus, it was to be invested and applied 'for the augmentation of the number of poor boys, or for the better maintenance and binding apprentice of the said forty poor boys.'† That was the beginning of the institution that now gives excellent training to a hundred lads at a time.‡ Connected with it is

* Edwards, vol. i., p. 636.

† Herbert, vol. iii., pp. 183–216. Mr. Edwards has pointed out some inaccuracies in the printing of this document.

‡ "The College," says Mr. Whatton, "stands upon the edge of a rock which overhangs the Irk, near the point of its conflux with the Irwell, and must at the period of its foundation have been most romantically situated. The lower apartments of the building, and all the adjoining offices, are appropriated to the use of the Hospital; the upper rooms containing the Library and the apartments of the Librarian and Governor. On the right hand of the entrance into the house is a large and lofty kitchen, open to the roof; and on the left is the ancient hall or refectory, where the boys usually dine. The upper end of this spacious room is still furnished with the dais, or raised division of the hall, set apart, in the times of baronial ceremony and splendour, for the lord and his family; and it is still covered by it

a library containing some twenty-five thousand printed volumes, and a respectable number of manuscripts. Towards its construction Chetham left 1,000*l.*, with another sum of 1,000*l.* to be spent in books, in addition to all the proceeds of his otherwise unassigned property, plate, household stuff, and the like. Besides all this, 200*l.* was 'to be bestowed by his executors in godly English books, such as Calvin's, Preston's, and Perkins's works, comments or annotations upon the Bible, or other books proper to the edification of the common people, to be chained upon desks, or to be fixed to the pillars or in other convenient places, in the parishes of Manchester, Bolton,' and elsewhere.*

We know very little of Humphrey Chetham's habits as a merchant, and nothing of his private life, save what may be inferred from the stray fragments of information that we have already noted, together with Fuller's statement, on the authority of one of his executors, that 'he was a diligent reader of the Scriptures, and of the works of sound divines; a respecter of such ministers as he accounted truly godly, upright, sober, discreet, and sincere.'† But that is enough. He died on the 12th of October, 1653, two months before the beginning of Cromwell's protectorate, and was buried in the Collegiate Church, now the Cathedral, of Manchester, whither seventy-three years before he had been brought for baptism.‡

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attendant massy carved screen. But the most perfect and most characteristic remains of the original building are the cloisters, which surround a small court, and give an air of monastic antiquity to the whole."—HIBBERT, vol. iii., p. 180.

* EDWARDS, vol. i., p. 635.

† FULLER, *Worthies*, p. 121.

‡ HIBBERT, vol. iii., p. 178.

CHAPTER XII.

ENGLISH COMMERCE FROM THE MIDDLE OF THE SEVENTEENTH TO THE MIDDLE OF THE EIGHTEENTH CENTURY.

ENGLISH commerce, notably dependent on the character and the will of kings and potentates during the early stages of its history, and greatly influenced thereby even in the times of the later Plantagenets and the Tudors, had virtually broken through all bondage of that sort by the middle of the seventeenth century. Some hindrance came, of course, to internal trade through the turmoil of civil war under Charles the First; just as, in later as well as earlier periods, every foreign warfare that has interfered with the passing to and fro of merchant ships has been more or less prejudicial to our commerce with other nations. But for the last two hundred years, and more, neither the most oppressive legislative measures, nor the worst attempts at lawless rule, have had any appreciable effects on the development of English trade: the private whims and meddlesome inclinations of monarchs and their counsellors have had no effect at all. It was during the miserable twelve years following the preparation of the Petition of Rights and the assembling of the Long Parliament, the years during which Eliot died for his steadfast working in the cause of freedom, and Hampden was tried for his refusal to pay the illegal ship-money, that Lewis Roberts wrote *The Merchants' Map of Commerce*, showing that English trade was then in a more prosperous condition than ever it had been before.

This work gives us much interesting information about the great traffic of England in the reign of Charles the First. This traffic was still, as it was to be for some time yet, conducted chiefly by the trading companies, which had begun to acquire power two or three generations before, in succession to the great guilds of the middle ages. The East India Company, in Roberts's opinion, was the most important machinery of English commerce at that time. To Persia, India, and Arabia, it sent numbers of ships every year, loaded with European goods, to bring back 'pepper, cloves, maces, nutmegs, cottons, rice, calicoes of sundry sorts, bezoar stones, aloes, borax, calamus, cassia, mirabolons, myrrh, opium, rhubarb, cinnamon, sanders, spikenard, musk, civet, tamarinds; precious stones of all sorts, as diamonds, pearls, carbuncles, emeralds, jacinths, sapphires, spinals, turquoises, topazes; indigo, and silk, raw and wrought into sundry fabrics, benzoin, camphor, sandal-wood, and infinite other commodities. And, although in India and these parts, their trade equalleth neither the Portuguese nor the Dutch, yet in candid, fair, and merchant-like dealing, these Pagans, Mahometans, and Gentiles hold them in esteem far before them, and they deservedly have the epithet of far more current and square dealers.'*

Next to the East India Company, at this time, was the Turkey or Levant Company, greatly benefited by the wisdom and energy of Thomas Mun, the author of a clever treatise on the foreign trade of England,† of whose private life nearly all we know is contained in his son's testimony, that 'he was in his time famous amongst merchants, and well known to most men of business for his general experience of affairs and notable insight into trade; neither was he less observed for his integrity to his prince and zeal to the com-

* Lewis Roberts, *The Merchants' Map of Commerce* (London, 1700).

† *England's Treasure by Forraign Trade; or, the Balance of our Forraign Trade is the Rule of our Treasure;* in M'Culloch's *Select Collection of Early English Tracts on Commerce* (London, 1856), pp. 115–209.

monwealth.'* Mun speaks of the Levant trade as among the most extensive and remunerative open to London merchants in 1621. And of the Turkey Company, in 1638, Lewis Roberts writes: 'Not yearly but monthly, nay, almost weekly, their ships are observed to go to and fro, exporting hence the cloths of Suffolk, Gloucester, Worcester, and Coventry, dyed and dressed, kerseys of Hampshire and Yorkshire, lead, tin, and a great quantity of Indian spices, indigo, and calicoes; and in return thereof they import from Turkey the raw silks of Persia, Damascus, and Tripoli, cottons, and cotton-yarn of Cyprus and Smyrna, and sometimes the gems of India, the drugs of Egypt and Arabia, the muscatels of Candia, and the currants and oils of Zante, Cephalonia, and Morea.'†

Then there were other associations, in addition to a crowd of independent merchants, zealously promoting the interests of English commerce. The Company of Merchant Adventurers, trading chiefly with Hamburg, Rotterdam, and the other great cities of the Netherlands, made monthly shipments of cloth and other English commodities, and brought back an equivalent in miscellaneous articles, from lawn and tapestry to soap and crockery. The Eastland and Muscovy Companies also had cloth for their staple export, making their return cargoes of 'ashes, clapboard, copper, deals, firs, rich furs, masts, pipe-staves, rye, timber, wainscot, wheat, fustians, iron, latten, linen, quicksilver, flax, hemp, steel, caviare, cordage, hides, honey, tar, sturgeons' roe, tallow, pitch, wax, resin, and sundry others.' 'The merchants of England trading into Italy,' says Roberts in continuation of his summary, 'are not observed to have any joint-stock or company;' but private enterprise fared quite as well as any combined effort could have done in supplying the Italian market with all sorts of goods, and obtaining thence a large supply of velvets, satins, damasks, and the like; so that 'here

* *England's Treasure by Forraign Trade*, p. 117.

† Roberts, *Merchants' Map of Commerce.*

likewise all other foreign nations willingly give place to the English, as the prime and principal merchants that either abide amongst them or negotiate with them.' Besides all this there was a respectable trade with the north and west coasts of Africa. But of this Roberts gives us no precise account. 'Neither,' he says in conclusion, 'need I nominate the home-land commerce of this kingdom to Scotland and Ireland; neither go about to particularise the large traffic of this island to their late plantations of Newfoundland, Bermudas, Virginia, Barbadoes, and New England, and to other places which rightly challenge an interest in the present trade and traffic of this island.'*

Yet that was a branch of trade and traffic well worth particularising. Already a great impetus to commerce had come from the settling of various colonies in North America and the West Indies since the beginning of the century.

Of these Virginia was the oldest. All Sir Walter Raleigh's attempts at the colonization of the land granted to him by Queen Elizabeth having failed, it was assigned by James the First, in April, 1606, to two companies of 'knights, gentlemen and merchants,' the one belonging to London, the other to Bristol and the west of England,† to be by them put to profitable use after some years of quarrelling and misfortune. In 1616 it was reported to be 'in great prosperity and peace,' likely to become 'one of the goodliest and richest kingdoms of the world;'‡ and in 1622 it was said that 'many cities of great renown in the West Indies, established by the Spaniards, more than sixty years, were not to be compared to those of Virginia.'§ In that year James the First desired these colonists to breed silkworms and set up silkworks, silk being 'a rich and solid commodity, preferable to tobacco;'‖ and in 1631 Charles the First issued orders that

* Roberts.

† Sainsbury, *Calendar of State Papers, Colonial Series.* (London, 1860), vol. i., p. 5.

‡ *Ibid.*, p. 17. § *Ibid.*, p. 38. ‖ *Ibid.*, p. 31.

they were to send home 'some better fruit than tobacco and smoke,' and so to avoid 'the speedy ruin likely to befal the colonies, and the danger to the bodies and manners of the English people, through the excessive growth of tobacco.'* Other articles were exported by the Virginians, almost from the first, wheat and timber, saltpetre and potash in especial; but, until the introduction of cotton, tobacco was, in spite of all prohibitions, the staple product of the colony. In 1628 it was estimated that by the 3,000 inhabitants at least 112,500 pounds were produced each year; every master of a family raising 200 pounds, and every servant 125 pounds.† More than a century later, in 1740, it was found that at least two hundred British ships were constantly engaged in the collection of tobacco in Virginia and Maryland, about 18,000,000 pounds being the annual total of their cargoes.‡ For a long time tobacco served as money in Virginia. By the old laws, absence from church was punished by a fine of a pound of tobacco, and slander of a clergyman was assessed at 800 pounds; no innkeeper might charge more than 10 pounds for a dinner, or more than 8 pounds for a gallon of beer.§

Maryland, first planted by Lord Baltimore, in 1632, was, after Virginia, the great tobacco-growing colony. Like Virginia, though in greater proportion, it also yielded pitch, tar, furs, deer-skins, and walnut-wood, with some quantities of flax, wool, drugs, and iron. The entire income to England from both the settlements was estimated, in 1731, at 180,000*l.* a-year.‖

Yet more remunerative were the New England colonies, begun in 1620, when the patent was issued which led to the establishment of New Plymouth by the Pilgrim Fathers in 1621. Massachusetts Bay received its first settlers in 1629. New Haven was colonized in 1635, and Connecticut in

* Sainsbury, p. 125. † *Ibid.*, p. 89.
‡ Anderson, *Origin of Commerce* (London, 1801), vol. iii., p. 226.
§ Cooper, *Popular History of America* (London, 1865), p. 215.
‖ Anderson, vol. iii., p. 170.

1636. These four were associated in 1643 as the United Colonies of New England, to which New Hampshire, Maine, and Rhode Island were afterwards annexed. "The land is weary of her inhabitants," said the old Puritans, in justification of their retirement from England; "so that man, which is the most precious of all creatures, is here more vile and base than the earth we tread upon; so as children, neighbours, and friends, especially of the poor, are accounted the greatest burdens, which, if things were right, would be the highest earthly blessings. Hence it comes to pass that all arts and trades are carried on in that deceitful manner and unrighteous course, as it is almost impossible for a good upright man to maintain his charge and live comfortably in any of them."* Therefore they carried their arts and trades to the New World; and there, though failing to practise them with entire freedom from the 'deceitful manner and unrighteous course' of less arrogant people, succeeded in establishing a very influential centre of civilization and commerce. With ample stores of timber, copper, and iron, and with facilities for gathering in great quantities of fish, corn, and wool, they began a profitable trade with the mother-country soon after the restoration of Charles the Second, and have continued famous traders ever since. In 1715, it was said by one of them 'one fleet only from New England brought home 6,000 barrels of pitch, tar, and turpentine to London.'† And in 1731 there were found to be, in Massachusetts alone, 'at least one hundred and twenty thousand white inhabitants, employing 40,000 tons of shipping in their foreign and coasting trades, and above three hundred sail of ships and sloops trading to Europe.' Their fisheries produced annually 230,000 quintals of fish, which, being exported to Portugal, Spain, and the Mediterranean, yielded 138,000*l.* 'And as their salt, rum, and molasses,' as also their pro-

* *General Considerations for Planting New England* (1649), cited by COOPER, p. 232.

† ANDERSON, vol. iii., p. 68.

visions and utensils,' it was added, 'are purchased with the refuse fish which is not fit for the European market, and with the oil made from the fish, the said sum may be said to be all gained out of the sea. By this fishery and their other commerce they are said to employ at least six thousand seamen; and adding to the above sum the freight and commission, all earned by our own people, the whole will be 172,500*l.*, all remitted to Great Britain. There is, moreover, their whale fishery, employing about 1,300 tons of shipping. To Europe, also, and to the West Indies, they send great quantities of lumber of all sorts and of provisions, the produce whereof is likewise remitted to England. They also trade to the Bay of Honduras for logwood; and as they build shipping very cheap, they can afford to sell their timber to our sugar colonies at a lower rate than any other people can. From New England also we have the largest masts in the world for our Royal Navy. From thence also, as from our other continent-colonies, we receive all the gold and silver that they can spare, none of which ever returns to them; for we give them in exchange all manner of wearing apparel, woollen, brass, iron, and linen manufactures, East India goods, and the like; in all, to the value of 400,000*l.* yearly.'*

Pennsylvania and New York, the former not founded till the year 1681, and the latter only recovered from Dutch usurpation of sixty years' standing in 1667, were even more prosperous than the New England colonies. 'The product of Pennsylvania for exportation,' says the writer of 1731, 'is wheat, flour, biscuit, barrelled beef and pork, bacon, hams, butter, cheese, cider, apples, soap, wax, candles, starch, hair-powder, tanned leather, beeswax, strong beer, linseed oil, strong waters, deer-skins and other peltry, hemp, some little tobacco, timber for houses, masts and other ship timber, and drugs of various sorts. The Pennsylvanians build about 2,000 tons of shipping yearly for sale, over and above

* Anderson, vol. iii., p. 172.

what they employ in their own trade, which may be about 6,000 tons more. They send great quantities of corn to Portugal and Spain, frequently selling the ship as well as cargo; and the produce is then sent to England, where it is laid out in goods and sent home to Pennsylvania. They receive no less than from 4,000 to 6,000 pistoles from the Dutch isle of Curaçoa alone, for provisions and liquors: and they trade to Surinam in the like manner, and to the French parts of Hispaniola, as well as to the other French sugar islands, from whence they bring back molasses and also some money. All the money they can get from all parts, as also sugar, rice, tar, pitch, etc., is brought to England, to pay for the manufactures they carry home from us; which has not for many years past been less than 150,000*l.* per annum. New York and the two Jerseys have the same commodities as Pennsylvania has for exportation, except that they do not build so many ships. New York also has lately found in her bowels the richest copper-mine that perhaps was ever heard of, great quantities of which have been lately brought to England. This and the iron-mines of Virginia, Maryland, and Pennsylvania, might be wrought to supply Great Britain and Ireland with all we want of those metals; which, too, would be paid for with our own manufactures, instead of paying 3,000*l.* of our cash for those metals to Sweden. New York, it is true, sends fewer ships to England than some other colonies, but those they do send are richer, as dealing more in furs and skins with the Indians, and they are at least of equal advantage to us with Pennsylvania, both as to the money they send us and the manufactures they take of us.'*

The Carolinas and the younger colony of Georgia were also busy haunts of commerce. More important, however, were the English settlements in the West Indian islands. Barbadoes, the great sugar colony, gave employment in 1731 to a thousand English seamen and 10,000 tons of English

* Anderson, vol. iii., pp. 171, 172.

shipping.* From Jamaica, in the same year, 10,000 tons of sugar were also sent to England, in addition to 2,000 tons of cotton, ginger, pimento, rum, mahogany, logwood, and indigo, finding employment for three hundred sail of ships, and yielding to England, in duties alone, nearly 100,000*l.* a-year.† Upwards of 500,000*l.*'s worth of goods were imported thence into England in 1732, the exports for the same period being hardly 150,000*l.*‡

In 1731 it was reported Great Britain gained a million sterling from her American and West Indian colonies, besides thus having employment for at least eighteen thousand seamen and fishermen.§ Seventy years before that Barbadoes was famous, though not more so than several of the other settlements, 'for having given to many men of low degree exceeding vast fortunes'—equal to noblemen—'by carrying goods and passengers thither, and bringing thence other commodities, whereby seamen are bred and custom increased, our commodities vended, and many thousands employed therein.'‖

It was not only seamen and seafaring men who profited by this vast increase of commerce. In every branch of English trade employment was found for a great many more labourers than had ever been known before. The ports and marts famous in earlier centuries, like London and Bristol, Newcastle and Hull, rapidly advanced in size and wealth; and others, like Liverpool and Glasgow, which, if they had been founded long before, had hitherto been small and insignificant, now quickly rose into importance, and became centres of fresh industry. It was the same with the inland manufacturing towns and districts, such as Manchester and Leeds, Birmingham and Norwich; and even the strictly agricultural parts of England reaped their just share of the general prosperity. During the twenty years previous to 1688

* Anderson, vol. iii., p. 179.
† *Ibid.*, p. 203.
‡ *Ibid.*, pp. 150, 169.
§ *Ibid.*, p. 173.
‖ Craik, vol. ii., p. 64.

it was averred 'there were apparently more improvements made in land than had been known in fifty years before, by enclosing, manuring, taking in of waste ground, and meliorating what was poor and barren;' and these improvements affected the happiness of all classes of the community. 'As to the common people,' says the same authority, 'there is no country in the world where the inferior rank of men are better clothed and fed, and more at their ease than in this kingdom, nor, consequently, where they propagate faster. As to buildings, not only many stately edifices, both public and private, have been erected, but farmhouses have been kept up, and of smaller tenements, from 1666 to 1688, there have been about 70,000 new foundations laid.'* Forty years later, in 1628, we find Defoe asserting that, 'as the trading, middling-sort of people in England are rich, so the labouring, manufacturing people under them are infinitely richer than the same class of people in any other nation in the world. As they are richer,' he continues, 'so they live better, fare better, wear better, and spend more money than they do in any other countries. They eat well, and they drink well; for their eating of flesh meat, such as beef, mutton, bacon, etc., 'tis to a fault, nay, even to profusion: as to their drink, 'tis generally stout, strong beer, not to take notice of the quantity, which is sometimes a little too much. For the rest, we see their houses and lodgings tolerably furnished; at least, stuffed well with useful and necessary household goods. Even those we call poor people, journeymen, working, and pains-taking people do thus: they lie warm, live in plenty, work hard, and need know no want. 'Tis by these that all the wheels of trade are set on foot; 'tis by the largeness of their gettings that they are supported, and by the largeness of their number the whole country is supported.'†

* DAVENANT, *Discourses on the Public Revenues and on Trade*, cited by CRAIK, vol. ii., pp. 87, 88.

† DANIEL DEFOE, *A Plan of the English Commerce*, partly reprinted in M'CULLOCH'S *Select Collection of Scarce and Valuable Tracts on Commerce* (London, 1859), pp. 138, 139.

Woollen manufacture was still, as it had been during many previous centuries, the great staple of domestic trade and a principal item of commerce with other countries. Of the total exports of England in 1699, valued at 6,788,166*l.*, the woollen goods alone were said to be worth 2,932,292*l.*, while nearly twice as much was retained for home consumption;* and in 1739 it was computed that upwards of fifteen hundred thousand people in Great Britain were thus employed.† The cotton trade was, till the end of the eighteenth century, very insignificant, and the linen trade was still chiefly confined to Ireland; but all through that century there was steady and speedy increase in the manufacture of silk. As early as 1455 we find mention of 'a mystery and trade of silk and thread throwers,' composed of women in London,‡ and doubtless long before that there was some sort of silk manufacture practised in England; but throughout the middle ages nearly all the commodities of this kind were brought over by merchants from Lombardy and Venice; and after the middle of the sixteenth century the English market was chiefly supplied from the manufactories of France. In Charles the First's reign great efforts were made to increase the business at home; and, from the accession of Charles the Second, it became an important branch of English trade. In 1713 it was reported to be twenty times as extensive as it had been in 1664. 'All sorts of black and coloured silks,' it was said, 'are now made here as good as in France; and black silk for hoods and scarfs, not made here above twenty-five years ago, which before were imported from France, have for several years past amounted annually to above 300,000*l.*'§

The chief cause of that sudden development was the revocation of the Edict of Nantes in 1685, by which nearly half a million Frenchmen, mostly of the working classes, were forced to seek safety in foreign lands. Great numbers of

* Anderson, vol. ii., p. 645.
† *Ibid.*, vol. iii., p. 223.
‡ *Ibid.*, vol. i., p. 477.
§ *Ibid.*, vol. iii., p. 56.

them went to Prussia, there to give an immense impetus to its yet undeveloped trade. Many planted themselves in Holland and Switzerland. About fifty thousand, in spite of opposition, settled in England, 'where, instead of doing us hurt,' it was soon discovered, 'they have proved a great and manifest blessing, by improving some of our ancient arts and manufactures, and likewise by introducing various new ones. To them England owes the improvement of several of its manufactures of slight woollen stuffs of silk, linen, paper, glass, and hats. The silks called à-la-modes and lustrings were entirely owing to them; also brocades, satins, black, and coloured mantuas, black Padua silks, ducapes, watered tabbies, and black velvets; also watches, cutlery-ware, clocks, jacks, locks, surgeons' instruments, hardwares, toys, and the like.'*

In London, great numbers of French workmen found homes for themselves in Soho and Saint Giles's, and the district of Spitalfields was almost entirely peopled by French silk weavers. The foreigners do not seem to have gone far into the provinces; but their influence spread in all directions. In Derby, especially, besides its old trade in wool, there was a newly established silk factory. The marvel of the day was a great silk-throwing machine, set up on the Derwent by a Mr. Lombe, to whose brother, Sir Thomas Lombe, a patent for it was granted by George the First in 1719. 'This amazingly grand machine,' according to contemporary testimony, 'contains 26,586 wheels and 97,746 movements, which work 73,726 yards of organzine silk thread every time the water wheel goes round, being thrice in one minute, and 318,504,960 yards in one day and night. One water-wheel gives motion to all the other movements, of which any one may be stopped separately, without obstructing the rest. One fire-engine conveys warm air to every individual part of this vast machine, containing in all its buildings half a quarter of a mile in length. The model

* Anderson, vol. ii., p. 569.

of it is said to have been taken by John Lombe from the original in Piedmont, under the disguise of a common workman, he having secretly drawn its plan on paper and then made his escape to England.'*

* ANDERSON, vol. ii., p. 569. An interesting memoir of John Lombe is given in KNIGHT'S *Old England*, vol. ii., p. 323. He went to Leghorn in 1715. "One of his first movements was to go as a visitor to see the silk-works; for they were occasionally shown under very rigid limitations, such as that they would be seen only when in motion—the multiplicity and rapidity of the machinery making it impossible then to comprehend them—and the spectator was also hurried very rapidly through the place. At first young Lombe thought he could have accomplished his object in this way, by going again and again under different disguises. One time he was a lady—another a priest. He was as generous too with his money as he could be without exciting suspicion. But it was all in vain. He could make nothing of the hurried glimpses he thus obtained; and every effort to see the machinery put in motion, or at rest, failed. He now tried another course. He began to associate with the clergy, and being a well-educated man and of liberal tastes, he succeeded in ingratiating himself with the priest who acted as confessor to the proprietor of the works. And there can be no doubt of the fact that this priest's assistance was obtained by Lombe. Neither do we think there can be any doubt of the means by which that assistance was won. Hardly any bribe could be too great that enabled the young adventurer to succeed in his object. A plan was now designed and put into execution for young Lombe's admission into the works. He disguised himself as a poor youth out of employ, and went to the directors with a recommendation from the priest, praising his honesty and diligence, and remarking that he had been inured to greater hardships than might be supposed from his appearance. Lombe was engaged as a boy to attend a spinning-engine called a filatoe. He had now evidence of the sufficiency of his disguise, and was accommodated with a sleeping-place in the mill. In a word, his success was, as it were, at once secured. But even then he had an arduous and most hazardous task to perform. After he had done his day's work, the secret work of the night had to begin; and if discovered in that employment!—he must often have shuddered at the possibility. Even the few appliances he required were an additional source of danger. It appears that there was a hole under the stairs where he slept, and there he hid his dark-lantern, tinder-box, candles, and mathematical instruments. And now the work went rapidly on. Drawing after drawing was made from different parts of the machinery, and handed over to the priest who called occasionally to inquire how the poor boy got on. The priest handed the drawings over to the agents of the Messrs. Lombe, who transmitted them to England piecemeal in bales of silk. And thus at last every portion of the machinery was accurately drawn, and the secret—a secret no longer. Lombe stayed at the mill until a ship was ready to place the suspected out of reach. No sooner was he

So highly was this silk-machine thought of that, in 1732, when Sir Thomas Lombe's patent had run out, a sum of 14,000*l.* was voted to him by Parliament, 'as a consideration for the eminent services he had done, in discovering, introducing, and bringing to full perfection, at his own expense, a work so useful and beneficial to this kingdom.' Though not really the discoverer of this machine, Sir Thomas had well earned the reward assigned to him. His enterprise, and the enterprise of others like him, had so promoted the silk-trade of England that it soon came to be thought the best in Europe. 'In Italy itself,' according to the report of a traveller in 1730, 'the silks of English manufacture are most esteemed, and bear a greater price than those of Italy; so that, at Naples, when a tradesman would highly recommend his silk stockings, he protests they are right English.'

In advancement of all other trades and trading occupations, from coal-mining and iron-smelting to glass-blowing and paper-making, machinery was also being successfully employed, though only in rude anticipation of the wonderful development of mechanical appliances of a later period of which we shall see something hereafter.

In the history of commercial legislation, and of State interference with the progress of commerce, during the hundred years subsequent to the Commonwealth era, there is not very much worth noting. In 1651 the Rump Parliament promulgated an important Navigation Act, which forbade the shipment of British or colonial goods in any but English vessels with Englishmen for at least three-fourths of their mariners. This was, as it was meant to be, a great blow to Holland,

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on board than suspicion was aroused and an Italian brig despatched in pursuit, but Lombe was not captured, and returned safely to England. He died at the age of twenty-nine; and there is a tragical story told of his death which is likely enough to be true. It is said that the Italians, when they heard of the whole affair, sent over a female to England to poison him. Lombe had brought over with him two Italians who were accustomed to the manufacture he had risked so much for. The woman succeeded, through the means of one of them, in administering a deadly poison."

whose ships and sailors had hitherto been largely employed by English merchants. It was even made an excuse for the Dutch wars that began in the following year; while the English merchants themselves at first loudly complained of it, on the ground that they had not shipping of their own enough to meet their needs, and that thus a great deal of business was lost to the country.* It was re-enacted, however, in 1660, immediately after the accession of Charles the Second, and had, at any rate, some share in promoting the increase of our merchant shipping.

That law, aimed against the Dutch, was followed by others designed to cripple the power of France. 'The immense importation into England of French wares of various kinds,' said one of the apologists of these measures, 'gave just umbrage to all wise people, as occasioning a vast annual loss in point of the general balance of England's trade; some say to at least one million sterling, others to considerably more, because, whilst we were wantonly and without measure importing and using the produce and manufactures of France, the wiser French ministry were from time to time laying heavier duties upon the English manufactures and produce. Hereby the English foreign trade in general languished, rents fell, and all ranks began sensibly to feel its bad effects.'† Under that impression an Act was passed in 1678, declaring the importation and sale of French goods in England to be 'a common nuisance to this kingdom in general, and to all his Majesty's subjects thereof,' and ordering that henceforth no French wine, vinegar, brandy, linen, cloth, silks, salt, or other produce or manufacture should be admitted into any British port or dependency.‡ It was a law too preposterous to have much effect; but it remained in force till 1685, when James the Second's accession brought the governments of the two countries into greater friendship than had existed during the previous reign. Its reversal in that year led to a sudden

* Anderson, vol. ii., pp. 415, 416. † *Ibid.*, vol. ii., p. 548.
‡ *Ibid.*, vol. ii., p. 547.

increase of trade. In 1686 England sent to France 515,228*l.*'s worth of goods, 409,563*l.* from London and 105,665*l.* from the outposts, and brought thence goods worth 1,284,419*l.*, 569,126*l.* to London, and 715,293*l.* to other parts.* The excess of exports over imports was very alarming to the mistaken economists who imagined that England could only prosper by receiving more than it sent out. 'This were a loss,' it was urged, 'sufficient, if annually repeated, to ruin this kingdom in a very few years.'†

Therefore, with the Revolution, was revived the effort to cripple trade with France, and so to increase English dealings with other countries. The south of Europe offered greater seeming advantage of this sort than any other part of Europe, and consequently the statesman and political economists of William the Third's reign and the reigns that followed were especially eager in forcing a trade therewith. The famous Methuen Treaty of 1703, was the greatest development of this policy. It secured the introduction of British wools into Portugal, and by admitting the wines of Oporto and Xeres into England at a much lower duty than was charged on

* CRAIK, vol. ii., p. 179; whence these details are extracted. 'Among the imports from France are the following items:—229 cwt. of unbound books, valued at 20*s.* per cwt.; 37 small gross of bracelets or necklaces of glass, valued at 44*l.* 8*s.*; 3,876 fleams to let blood, at 2*d.* each; 162 dozen fans for women, at 40*s.* per dozen; 1,487 cases of glass for windows, at 30*s.* per case; 20 reams of blue paper, at 10*s.* per ream; 20 of cap paper, at 7*s.* 6*d.* per ream; 77,336 of copy-paper, at 5*s.* per ream; 1,655 reams of royal and larger paper, at 40*s.* per ream; besides 11,617 reams (probably of copy-paper) into the outports, at 5*s.* per ream; 70 tons of Caen stones, at 15*s.* per ton; 1,188 ells of tapestry with caddas, at 8*s.* per ell; 162 ells of tapestry with silk, at 13*s.* 4*d.* per ell; 16,648 tuns of wine, at 17*l.* 10*s.* per tun; 400 mill-stones, at 10*l.* each; 302 lbs. of coral, at 3*s.* 4*d.* per lb.; 4,266 lbs. of garden seeds, at 8*d.* per lb.; 268 gallons of orange-flower water, at 5*s.* per gallon; and 400 lbs. of rose leaves, at 1*s.* per lb. Among the exports to France are:—1,075 dozens of old shoes, at 10*s.* per dozen; 3 pairs of virginals, at 5*l.* per pair; 49 cwt. of printed books and maps, at 20*s.* per cwt.; 3 pictures, at 40*s.* each; 49 barrels of salmon, at 4*l.* per barrel; 11 horses at 10*l.* each; 50 cats, valued altogether at 7*s.* 6*d.*; 141 dozen dogs, at 6*l.* per dozen; and 561 lbs. of tea, at 10*s.* per lb.'

† *The British Merchant*, cited by CRAIK, vol. ii., p. 179.

other foreign liquors, created a revolution in English taste for wines. It crippled, during many subsequent years, our commercial dealings with other countries, and set an example of pernicious legislation in matters of trade that did not cease its mischief for a hundred years to come.

Yet English trade made steady progress, spite of all these hindrances; and, as it prospered, men were gradually forced to shake off their mistaken notions about restrictions and arbitrary interferences of all sorts, and to accept the teachings of experience in favour of that absolute independence of commerce which we have learned to call free-trade.

Addison has summed up the good effects of commerce as apparent to the dullest in this day:—"If we consider our own country in its natural prospect," he wrote in 1711, "without any of the benefits and advantages of commerce, what an uncomfortable spot of earth falls to our share! Natural historians tell us that no fruit grows originally among us, besides hips and haws, acorns and pignuts, with other delicacies of the like nature; that our climate of itself, and without the assistances of art, can make no further advances towards a plum than a sloe, and carries an apple to no greater perfection than a crab; that our melons, our peaches, our figs, our apricots, and cherries are strangers among us, imported in different ages, and naturalized in our English gardens; and that they would all degenerate and fall away into the taste of our own country, if they were wholly neglected by the planter and left to the mercy of our sun and soil. Nor has traffic more enriched our vegetable world than it has improved the whole face of nature among us. Our ships are laden with the harvest of every climate; our tables are stored with spices and oils and wines; our rooms are filled with pyramids of china and adorned with workmanship of Japan; our morning's draught comes to us from the remotest corners of the earth; we repair our bodies by the drugs of America, and repose ourselves under Indian canopies. The vineyards of France are our gardens, the

Spice Islands our hotbeds; the Persians are our weavers and the Chinese our potters. Nature indeed furnishes us with the bare necessaries of life; but traffic gives us a great variety of what is useful, and at the same time supplies us with everything that is convenient and ornamental. For these reasons there are not more useful members in a commonwealth than merchants." They knit mankind together in a mutual intercourse of good offices, distribute the gifts of nature, find work for the poor, add wealth to the rich and magnificence to the great. Our English merchant converts the tin of his own country into gold, and exchanges his wool for rubies. The Mahometans are clothed in our British manufacture, and the inhabitants of the frozen zone are warmed with the fleeces of our sheep. When I have been upon 'Change I have often fancied one of our old kings standing in person where he is represented in effigy, and looking down upon the wealthy concourse of people with which that place is every day filled. In this case how would he be surprised to hear all the languages of Europe spoken in this little spot of his former dominions, and to see so many private men who, in his time, would have been the vassals of some powerful baron, negotiating like princes for greater sums of money than were formerly to be met with in the royal treasury! Trade, without enlarging the British territories, has given us a kind of additional empire; it has multiplied the number of the rich, made our landed estates infinitely more valuable than they were formerly, and added to them an accession of other estates as valuable as the lands themselves."*

To that extract must be added some sentences from a greater journalist and sounder observer of the world than Addison:—"Are we," said Defoe, in 1728, "a rich, a populous, a powerful nation, and in some respects the greatest in all those particulars in the world, and do we not boast of being so? 'Tis evident it was all derived from trade. Our

* *The Spectator*, No. 69, 19th May, 1711.

merchants are princes, greater, and richer, and more powerful than some sovereign princes; and in a word, as is said of Tyre, we have 'made the kings of the earth rich with our merchandize,' that is, with our trade. If usefulness gives an addition to the character, either of men or of things, as without doubt it does, trading men will have the preference in almost all the disputes you can bring. There is not a nation in the known world but have tasted the benefit, and owe their prosperity to the useful improvement, of commerce. Even the self-vain gentry, that would decry trade as a universal mechanism, are they not everywhere depending upon it for their most necessary supplies? If they do not all sell, they are all forced to buy, and so are a kind of traders themselves; at least they recognize the usefulness of commerce, as what they are not able to live comfortably without. Trade encourages manufacture, prompts invention, employs people, increases labour, and pays wages. As the people are employed they are paid, and by that pay are fed, clothed, kept in heart, and kept together. As the consumption of provisions increase, more lands are cultivated, waste-grounds are enclosed, woods are grubbed, forests and common lands are tilled and improved. By this more farmers are brought together, more farm-houses and cottages are built, and more trades are called upon to supply the necessary demands of husbandry. In a word, as land is employed, the people increase of course, and thus trade sets all the wheels of improvement in motion; for from the original of business to this day, it appears that the prosperity of a nation rises and falls just as trade is supported or decayed."*

* *A Plan of the English Commerce*, reprinted in part in M'Culloch's *Select Collection of Scarce and Valuable Tracts on Commerce* (London, 1859), pp. 107, 112, 113.

CHAPTER XIII.

DUDLEY NORTH AND JOSIAH CHILD OF LONDON.

[1630—1699.]

A NEW class of merchant princes appeared in London with the growth in power and wealth of the great trading societies, of which the East India and the Turkey or Levant Companies were the most influential and important. First in order of time, perhaps, was Sir Thomas Smythe, son of another Sir Thomas Smythe, Farmer of Customs under Queen Elizabeth, who, besides inheriting his father's profitable office, took the lead in nearly every great commercial enterprise of James the First's reign. In 1600 he was chosen Governor of the East India Company on the procurement of its first patent from Elizabeth,* and he was its real chieftain from that time until his death in 1625. It was his zeal and intelligence, to a great extent, that helped it through its early troubles and started it in a prosperous existence. In princely way we find him, in 1609, when the Company, on electing him its Governor for the fifth time, voted him a present of 500*l.*, for his pains in its service, refusing to accept office unless 250*l.* were taken back. 'The residue,' it was said, 'his worship kindly consented to take.'† In princely way, too, we find him, in 1614, sending a portrait

* SAINSBURY, *Calendar of State Papers, Colonial Series, East Indies* (London, 1862), vol. i., pp. 109, 117.

† *Ibid.*, p. 187.

of himself, as a mark of favour, to the Great Mogul. "I presented the Mogul with your worship's picture," wrote William Edwards, the Company's agent from Ajmere, in March, 1615, "which he esteemed so well for the workmanship, that the day after he sent for all his painters, in public, to see the same, who did admire and confessed that none of them could anything near imitate the same, which makes him prize it above all the rest, and esteem it for a jewel." * While the opponents of the Company were busy in their attempts to damage it, Sir Thomas Smythe had to excuse himself from regular attendance at the Directors' Courts, on the ground that he had to be in Parliament every day, so as to answer any imputations that might be cast on the Company; † but he was not often slack in the performance of his duties. It seems that he honestly strove to make the Company a good and helpful institution to the people with whom it dealt. Thus, in February, 1614, he assembled all its factors then in London, and about to proceed to the East, and exhorted them conscientiously to discharge their trusts. He besought them to avoid the example of some tyrannical and self-seeking factors who had lately been in India, and urged them "to be the more respective, and shun all sin and evil behaviour, that the heathen might take no advantage to blaspheme our religion by the abuses and ungodly behaviour of our men." He begged them to abstain from all frauds upon the natives, or anything that could damage the Company "by making the people hate and detest us before we be settled amongst them," and assured them of the Company's desire to furnish them with everything needful to their spiritual comfort and the health of their bodies, "also books of divinity for the soul, and history to instruct the mind." ‡ It was chiefly at Smythe's instigation that Sir Thomas Roe was sent as ambassador, from the Crown and the Company, to the Great Mogul, "he being a gentleman of pregnant understanding, well spoken, learned, industrious, of comely

* Sainsbury, p. 360. † *Ibid.*, p. 290. ‡ *Ibid.*, p. 276.

personage, and one of whom there were great hopes that he might work much good for the Company."* The hopes were well grounded, and a share of the merit of this embassage must be assigned to Sir Thomas Smythe. He also, while serving his country as well as he was able, succeeded in advancing his own interests. In 1619, a great house at Deptford, in which he had resided, was burnt down; but in the same year his house in London was found large enough to lodge and entertain in sumptuous style a French Ambassador with a hundred and twenty persons in his train.† At the time of his death he was reputed the richest and shrewdest merchant in England, the ablest champion of the trading interests, and the chief adviser of the Crown on all commercial matters.

Contemporary with Sir Thomas Smythe and his successor as chief farmer of the Customs, was Sir William Garway, who died in 1625, at the age of eighty-eight. He had seventeen children, most of whom grew to manhood and womanhood, and wealth enough to enrich them all. The oldest and most famous was Henry, a great merchant, a good Protestant, and an experienced traveller. "I have been," he said, "in all parts of Christendom, and have conversed with Christians in Turkey: and in all the reformed churches there is not anything more reverenced than our English liturgy, not our Royal Exchange, nor the name of Queen Elizabeth." He passed many years, as a factor of the Levant Company, in Turkey; and about 1609, when he was forty years of age, he settled in London as a Turkey merchant. He was governor of the Levant Company through a great part of the reign of Charles the First; and through all the time of disaffection he was a leading champion of Charles's cause in the city of London. In 1640, as Lord Mayor, he raised a company of troops and sent them to

* Sainsbury, p. 318.

† Maclean, *Letters of George Lord Carew to Sir Thomas Roe* (London, 960), p. 47.

York, in opposition to the wishes of the corporation. He joined the citizens, however, in protesting against the illegal modes adopted for raising money by the King and his advisers. When, in January, 1641, Charles determined to retire from London, Garway was one of the most earnest in entreating him, for his own honour and the safety of the kingdom, to remain at his post. "Sir, I shall never see you again," he exclaimed, when he found his persuasions were useless: and so it happened. A year later, in January, 1642, Garway made the last speech in Charles's favour that was heard for many years within the walls of Guildhall. He besought the citizens to defend the King, and to grant no supplies to the wicked men who were seeking his overthrow. The worth of the speaker and the eloquence of his speech so told upon the audience that the friends of liberty were full of fears as to its effect. "As soon as it was done, and the great shout and hum ended," said one who heard it, "the Lord Mayor, trembling and scarce able to speak, asked what their resolution was concerning assisting the Parliament with money; but the cry was so great, 'No money! no money!' 'Peace! peace!' that he could not be heard." But the speech was soon forgotten and the cause of freedom prevailed, to the necessary injury of all who, however honestly, stood in its way. "Garway was afterwards tossed, as long as he lived," said one of his friends, "from prison to prison, and his estate conveyed from one rebel to another—he dying of a grievous fit of stone."

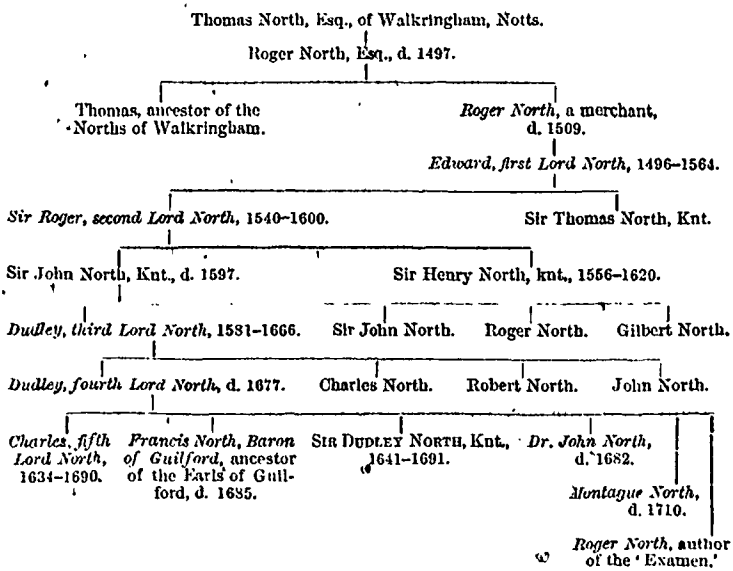
Of the many thriving merchants to be found in London, as soon as order was restored, perhaps the most notable were Sir Josiah Child and Sir Dudley North.

Dudley North was a younger brother of the famous Francis North, Baron Guilford, and Lord Keeper of the Great Seal under the two last Stuarts, and descendant of Roger North, an old merchant of some repute in the reign

* Heywood, *Norris Papers*, pp. vi.–ix.

of Henry the Seventh.* He was born in London, on the 16th of May, 1641;† while his father—a Roundhead in a family of Cavaliers—was busy about the patriotic work of the Long Parliament. 'He was a very forward and beautiful child,' says the brother who has told the story of his life in detail; so forward that he was often in trouble through his fondness for running out into the street, there to talk and play with any other children he could find. On one occasion he was stolen by a beggar-woman, and only recovered after his clothes had been taken from him. A second danger came to him during the plague time of 1665. He was seized by the malady, and only preserved through the tender nursing of his mother. Soon after that, being designed for a merchant, he was sent to Bury Grammar School, in due

* Roger North, *Life of Sir Francis North* (London, 1742), p. v. From this work, and from Collins's *Peerage*, the following is abridged:—


Thomas North, Esq., of Walkringham, Notts.
Roger North, Esq., d. 1497.
Thomas, ancestor of the Norths of Walkringham.
Roger North, a merchant, d. 1509.
Edward, first Lord North, 1496–1564.
Sir Roger, second Lord North, 1540–1600.
Sir Thomas North, Knt.
Sir John North, Knt., d. 1597.
Sir Henry North, knt., 1556–1620.
Dudley, third Lord North, 1581–1666.
Sir John North.
Roger North.
Gilbert North.
Dudley, fourth Lord North, d. 1677.
Charles North.
Robert North.
John North.
Charles, fifth Lord North, 1634–1690.
Francis North, Baron of Guilford, ancestor of the Earls of Guilford, d. 1685.
Sir Dudley North, Knt., 1641–1691.
Dr. John North, d. 1682.
Montague North, d. 1710.
Roger North, author of the 'Examen.'

† Roger North, *Life of Sir Dudley North* (London, 1744), p. i. I have here done little more than condense and extract the most pertinent passages in this very interesting biography.

time to be placed in a writing-school in London, 'to learn good hands and accounts.' That he did to his parent's satisfaction; but he learned other things not quite to their liking. 'One of his capital entertainments was cock-fighting. If possible, he procured a place in the pit, where there was splutter and noise, cut out as it were, for folks half-mad. I have heard him say,' reports his brother, 'that when he had in the world but three shillings, he had given half-a-crown for an entrance, reserving but sixpence to bet with.'* Often the sixpence was turned to good account; but he was always in debt. 'And this pinching necessity drew him into practices very unjustifiable and, except among inexperienced boys, altogether inexcusable. When a fresh youth came to the school, he and his companions looked out sharp to discover how well his pockets were lined; and some of them would insinuate into his acquaintance, and, becoming dear friends, one after another borrow what he had; and all, got that way, was gain to the common stock; for, if he was importunate about having his money again, they combined and led him a wearisome life, and, rather than fail, basted him till he was reduced to a better temper.'†

That was poor training for one intended to be an honest merchant. But Dudley North soon discovered his error. He managed to pay off all his debts; and he left school with a solemn resolution, which he kept, never to incur obligations for a farthing more than he really possessed. He was apprenticed to a Turkey merchant in Threadneedle Street, and initiated in all the mysteries of London commerce before going abroad, as supercargo to a ship proceeding to Archangel. That was the beginning of many years' absence from England, passed in busy money-making, and enlivened by many strange experiences, of which welcome record exists, either in his own letters or in his brother's reminiscences.

He was a 'raw youth,' only seventeen or eighteen years

* North, *Life*, p. 4. † *Ibid.*, p. 5.

old, when he started and first went to Archangel, there to sell his goods and stock the ship with others, which he intended to dispose of in Italy, before taking up his residence at Smyrna. His own capital was only 100*l.*; but he spent it prudently, in buying such articles as were sure of bringing him a large profit when sold in England, and he found other occupation as agent for several Turkey merchants in London. 'He did not, as most young factors, set himself up in an expensive way of living, after the example of those that he found upon the place, for he wore plain and cheap clothes, kept no horse, and put himself to diet as cheap as he could. He was a gentleman ever brisk and witty, a great observer of all incidents, and withal very friendly and communicative; which made him be generally beloved, and his company desired by the top merchants of the factory.'* He did not at first, however, prosper as well as many of them. He made more money for his employers than for himself, and soon grew dissatisfied with Smyrna. Therefore, after a brief visit to England, he gladly accepted the offer of a Mr. William Hodges, living at Constantinople, to become his partner. At that time, 'there was no greater emporium upon the face of the earth than Constantinople, where a merchant of spirit and judgment, by trade with the Court and with the dealers that there came together from most parts of the world, could not fail of being rich.'†

So Dudley North found it. Almost from the first he was in reality, if not in form, the head of the Constantinople factory. He soon reformed the whole method of transacting business, and put it in a more profitable shape than had ever been known before. He made himself thorough master of the Turkish language, and, of the five hundred or more lawsuits which he found it necessary to engage in, conducted most in his own person. 'He had certain schemes by which he governed himself, and seldom failed of a prosperous success;' some of them, however, not being much to his honour. He brought to per-

* North, pp. 33, 34.

† *Ibid.*, p. 41.

fection the art of bribing judges. He also, according to his brother's testimony, 'found that, in a direct fact, a false witness is a surer card than a true one; for, if the judge has a mind to baffle a testimony, a harmless, honest witness, that doth not know his play, cannot so well stand his many captious questions as a false witness, used to the trade, will do.'* It must be remembered, however, in Dudley North's excuse, that these practices were, in his day and long after, almost as current in England as they were in Turkey. North's trade in Constantinople 'by which he obtained superabundant profit,' as his brother avers, was chiefly with the Turkish Court, which he supplied with jewels and other costly furniture, often making four or five thousand dollars by a single transaction; and with the officers and agents of the government, who were glad to borrow of him all the money he had to lend at twenty or thirty per cent. interest. 'All those who come into posts of authority and profit in Turkey,' we read, 'are sure to pay for them, and on that account, the seraglio is a sort of market. This makes the pashas, who solicit for better preferment, and all the pretenders to places, prodigiously greedy of money, which they cannot have without borrowing; and, if they can but get the money, they care not upon what terms, for the place to be paid for will soon reimburse them. The lending these men money is a very easy trade as to the terms, but a very difficult trade as to the security. For, by the Turkish law, all interest for the forbearance of money is unlawful; and the debtor need not, whatever he agrees, pay a farthing on that account. Therefore they are forced to go to tricks; and, like our gamesters, take the interest together with the principal. There is a world of cunning and caution belongs to this kind of dealing, and the wisest may suffer greatly by it; but our merchant had the good luck to come off scot-free, and made his advantages accordingly.'†

His advantages were various. With one Turk, the cap-

* North, p. 47. † *Ibid.*, p. 62.

tain of a galley, named Baba-Hassan, he had numerous dealings. For each voyage he lent him large sums of money, which were returned twice over at the end of the expedition. 'He used him as well for getting off his rotten cloth and trumpery goods, which were not otherwise vendible. For he could be demure and say he had no money, but he had some goods left, and if he would please to take them for part, with some money he could raise, he might serve him with the sum he desired, and so forth. Once he was walking in the street at Constantinople, and saw a fellow bearing a piece of very rotten, worthless cloth that he had put off to the captain. He knew it again, and could not hold, but asked the fellow where he had that cloth. With that the man throws down the cloth, and sitting him down at the door, fell to swearing and cursing that dog Baba-Hassan, that made him take it for a debt; but he more furiously cursed that dog that sold it to him, wishing him, his father, mother, and all his kindred burnt alive. The merchant found it best to sneak away, for if he had been found out to have been once the cloth's owner, he had certainly been beaten.'*

Dudley North cannot be greatly praised for honesty; but, to say the least, he was no worse than most merchants of his time. 'As to all the mercantile arts or guiles,' says his brother, 'and stratagems of trade which could be used to get money from those he dealt with, I believe he was no niggard; but, as for falsities, such as cheating by weights and measures, or anything that was knavish, treacherous, or perfidious, even with Jews or Turks, he was as clear as any man living. He transacted and dealt in all respects as a merchant of honour.'† The Levant Company, at any rate, found him a better servant than it had ever had before.

He also served himself so well that, before he was forty years old, he was rich enough to return to England. This he did in the spring of 1680. He immediately established himself as a Turkey merchant in London, having a house in

* North, p. 63. † *Ibid.*, p. 134.

Basinghall Street, with offices and warehouses close to the Exchange.* He also became the principal director of the African Company. 'Here it was that, in the opinion of the Exchange, he first did justice to his character. For he was sagacious to take the substance of any matter at the first opening; and then, having by proper questions more fully informed himself, he could clearly unfold the difficulty, with all its circumstances of advantage and disadvantage, to the understanding of others. He was an exquisite judge of adventures, and the value and eligibilty of them. He was very quick at discerning the fraud or sincerity of many persons the Company had trusted, as also the character of those that proffered, and were examined, in order to be employed or trusted. If he once found that any person was false or had cheated the Company, he was ever after inflexible, and no solicitation or means whatsoever could prevail with him to cover or connive.'†

In 1682, at the instigation of his brother, the Lord Keeper, Dudley North accepted office under Charles the Second as Sheriff of London, and in that capacity he gave great satisfaction to the courtly party by his zealous prosecution of the Whigs.‡ For that service he was knighted, and, besides being made alderman of Basinghall Ward, was appointed a Commissioner of Customs, that office being afterwards exchanged for a brief period for a commissionership in the Treasury, with a salary of 1,600*l.* a year.§ On the accession of James the Second he entered Parliament as member for Banbury, and at once his ready wit and great experience, heartily devoted to the service of the Tories, made him the

* North, p. 147. † *Ibid.*, p. 150.

‡ North, *Life of Francis North*, pp. 169, 171. "The Government found in him," says Lord Macaulay, with the impetuosity characteristic of the great Whig historian, "at once an enlightened adviser and an unscrupulous slave. His juries never failed to find verdicts of guilty; and on a day of judicial butchery, carts, loaded with the legs and arms of quartered Whigs, were, to the great discomposure of his lady, driven to his fine house in Basinghall Street for orders."—*History of England* (London, 1858), vol. ii., p. 95.

§ North, *Life of Sir Dudley North*, pp. 158, 161, 172.

financial leader of the House of Commons. His plan of levying additional imposts on sugar, tobacco, wine, and vinegar, was regarded as a triumph of statesmanship, and secured for King James an income of 1,900,000*l.* for the year 1685.* He lost his seat and his offices, however, soon after the establishment of William of Orange, and, it was said, only escaped attainder through his skill in falsification.†

In 1691 Dudley North issued some *Discourses upon Trade*, full of sensible opinions on commercial matters. "Although to buy and sell," he said, "be the employment of every man, more or less, and the common people, for the most part, depend upon it for their daily subsistence, yet there are very few who consider trade in the general upon true principles, but are satisfied to understand their own particular trades, and which way to let themselves into immediate gain." He boldly denounced all such selfish views, showed the folly and evil of all restrictive measures, and steadfastly argued for the establishment of entire freedom in all commercial dealings. He maintained that "the whole world, as to trade, is but as one nation or people, and therein nations are as persons;" that "no laws can set prices in trade, the rates of which must and will make themselves; but when such laws do happen to lay any hold, it is so much impediment to trade, and therefore prejudicial;" that "all favour to one trade or interest against another is an abuse, and cuts so much of profit from the public;" in fine, that "no people ever yet grew rich by policies; it is peace, and industry, and freedom that bring trade and wealth, and nothing else."‡

His public work for the Stuarts had for some years taken Dudley North from his old avocations as a merchant. On his retirement he returned to them, but not for long. He had formerly joined with other merchants in building three defensible ships; for piracies in the straits had made trading

* Macaulay, vol. ii., p. 96. † *Ibid.*, vol. v., p. 140.

‡ M'Culloch, *Select Collection of Early English Tracts on Commerce* (London, 1856), pp. 505–540.

in small vessels too hazardous, and the employment of these ships had engaged him deeper in adventure than otherwise he had been. But after the Revolution things grew worse and worse; because the wars with the French gave them an advantage over our Turkey trade, and both at home and abroad they met with us. One of his great ships, with a considerable adventure, homeward bound, and little insured, was taken by the French. But yet he traded on, and it appeared, his estate was less by 10,000*l.* than it was when the French war first broke out. I believe he had less persevered in trade at that time if he had not had a consideration of his house in Constantinople, where his brother Montague was his factor, to whom he thought himself bound to send out business, especially when others withdrew, else they must have sunk. But so many corrections as he received, one after another, abated his metal; and his family was increasing, and children were coming forward, whom he considered before himself; and what was worst of all, he grew liable to infirmities, especially the phthisic, which made him not so active as he had been and desired to be.'*

In 1682, just before his election as Sheriff, he had fallen in love with Lady Gunning, a widow lady, very beautiful and rich, the daughter of Sir Robert Cann, a morose old merchant of Bristol, as his brother testified.† There was some hindrance to the match, through the old gentleman's anxiety to secure a large settlement for his daughter. When his consent was asked, he required that North should purchase and secure to the lady an estate worth 3,000*l.* or 4,000*l.* a year. The merchant replied that he could not spare so much capital from his business, but that he would make a settlement of 20,000*l.* To that he received a brief reply: "Sir,—My answer to your first letter is an answer to your second. Your humble servant, R. C." His rejoinder was as brief: "Sir,—I perceive you like neither me nor my business. Your humble servant, D. N."‡ But Dudley

* Roger North, pp. 187, 188. † *Ibid.*, p. 154. ‡ *Ibid.*, p. 156.

North did like his business. He therefore addressed himself to the daughter, and with such effect that she consented to marry him without her father's leave. 'The old knight her father,' it is added, 'came at last to be proud of his son; for, when the first visit was paid to Bristol, Mr. North, to humour the vanity of that city and people, put himself in a splendid equipage. And the old man, in his own house, often said to him, "Come, son, let us go out and shine,"—that is, walk about the streets with six footmen in rich liveries attending.'*

The wedding festivities kept pace with the merchant's knighthood, and his induction into the shrieval honours. 'Mr. North took a great hall that belonged to one of the companies, and kept his entertainment there. He had divers very considerable presents from friends and relations, besides the compliments of the several companies inviting themselves and their wives to dinner, dropping their guineas and taking apostle-spoons in the room of them; which, with what they ate, drank, and such as came in the shape of wives—for they often gratified a she-friend or relation with that preferment—carried away, made but an indifferent bargain. His lady, contrary to her nature and humour, which was to be retired, kept him company in public at his feastings, sitting at the upper end of the table at those noisy and fastidious dinners. The mirth and rejoicing that was in the city, as well at these feasts as at private entertainments, is scarce to be expressed. It was so great that those who called themselves the sober party were very much scandalised at it, and lamented the debauchery that had such encouragement in the city.'†

Soon after his marriage, Sir Dudley North left his house in Basinghall Street for a much larger one at the back of the Goldsmiths' Hall. This he did chiefly 'because his lady, though affecting retirement, yet, when she did appear, loved to have a parade about her; and often childing brought

* North, p. 157. † *Ibid.*, pp. 157, 158.

christenings, which, in the city, were usually celebrated with much company and feastings.' In furnishing the house he spent at least 4,000*l.*, and its suite of reception-rooms was one of the wonders of the day. It was the scene of feasts without number—christening feasts being frequent and most sumptuous of all—in which all the civic forms and ceremonies were scrupulously observed. But the house had one great disadvantage, causing Sir Dudley, we are told, much repentance of his vanity. 'It was situated among the goldsmiths, and other smoky trades, that, for convenience of the Hall, are very thickly planted thereabouts, and their smoke and dust filled the air, and confounded all his good furniture. He laboured hard in person to caulk up the windows, and all chimneys, not used were kept close stopped. But notwithstanding all that could be done to prevent it, the dust gathered thick upon everything within doors; for which reason the rooms were often let stand without any furniture at all.'*

Sir Dudley North's mode of life in these last years was minutely described by his brother. 'His domestic methods were always reasonable, but, towards his lady, superlatively obliging. He was absent from her as little as he could, and that was being abroad; but at home they were seldom asunder. When he had his great house, a little room near his chamber, which they called a dressing-room, was sequestered for the accommodation of both of them. She had her implements, and he his books of account; and having fixed a table and a desk, all his counting-house business was done there. There also he read such books as pleased him, and, though he was a kind of a dunce at school, in his manhood he recovered so much Latin as to make him take pleasure in the best classics, especially in Tully's philosophies, which I recommended to him. If time lay on his hands, he would assist his lady in her affairs. I have come there and found him very busy in picking out the stitches of a dislaced petticoat. But his tenderness to his

* North, p. 163.

children was very uncommon, for he would often sit by while they were dressing and undressing, and would be himself assisting if they were at any time sick or out of order. Once his eldest son, when about five years old, had a chilblain, which an ignorant apothecary had converted into a wound, and it was surgeon's work for near six months, and the poor child relapsed into arms again till it was cured. But, after the methods were instituted, the father would dress it himself.'*

In various odd and homely ways, the retired merchant found occupation and amusement for himself. 'In that great house he had much more room than his family required. He used his spare rooms for operations and natural experiments, and one operation was a very useful one—that was a fabric for vinegar. He managed that in three vessels. The first had the fruit, or whatever was the ground; this was always foul. From hence he took into the next vessel where it refined; and out of that he drew into a third; and, from thence, took for use. The first was continually supplied with raisin stalks, warm water, etc. In this manner, after the course was begun, the house was supplied, with little or no charge, for several years.'†

North travelled much each summer. He went frequently to Bristol and the neighbourhood, where lay his wife's property; and from the death of his brother, the Lord Keeper Guildford, he was often at his house at Wroxton, there fulfilling his trust as guardian of the young Lord Guildford. 'At Wroxton,' says Roger North, 'there was an old building which was formerly Hawk's Mews. There we instituted a laboratory. One apartment was for woodworks, and the other for iron. His business was hewing and framing, and, being permitted to sit, he would labour very hard; and in that manner he hewed the frames for our necessary tables. He put them together only with caps and pins, but so as served the occasion very well. We got up a table and a bench; but the

* North, pp. 199, 200. † *Ibid.*, pp. 200, 201.

great difficulty was to get bellows and a forge. He hewed such stones as lay about, and built a hearth with a back, and by means of water and an old iron which he knocked right down, he perforated that stone for the wind to come at the fire. What common tools we wanted we sent and bought, and also a leather skin, with which he made a pair of bellows that wrought overhead, and the wind was conveyed by elder guns let into one another, and so it got to the fire. Upon finding a piece of an old anvil we went to work, and wrought all the iron that was used in our manufactory. He delighted most in hewing. He allowed me, being a lawyer, as he said, to be the best forger. This was morning work before dressing, he coming out with a red short waistcoat, red cap, and black face; so that the lady when she came to call us to dinner, was full of admiration what creatures she had in her family. In the afternoons we had employment which was somewhat more refined; and that was planing and turning, for which use we sequestered a low closet. We had our engines from London, and many round implements were made. It was not a little strange to see with what earnestness and pains we worked, sweating most immoderately, and scarce allowing ourselves time to eat. At the lighter works in the afternoon he hath sat, perhaps, scraping a stick, or turning a piece of wood, and this for many afternoons together, all the while singing like a cobbler, incomparably better pleased than he had been in all the stages of his life before.'*

From eccentric retirement of that sort, Sir Dudley North was called away by death when only fifty years of age. He divided the vacation of 1691, as usual, between Wroxton and Bristol. On his coming back to London for the winter, he was troubled with a cold, but made light of it, as was his wont. Near the end of December he became suddenly worse. 'He was thereupon put to bed,' says his brother, 'and, as I found him, lay gasping for breath. He discoursed

* North, pp. 201-203.

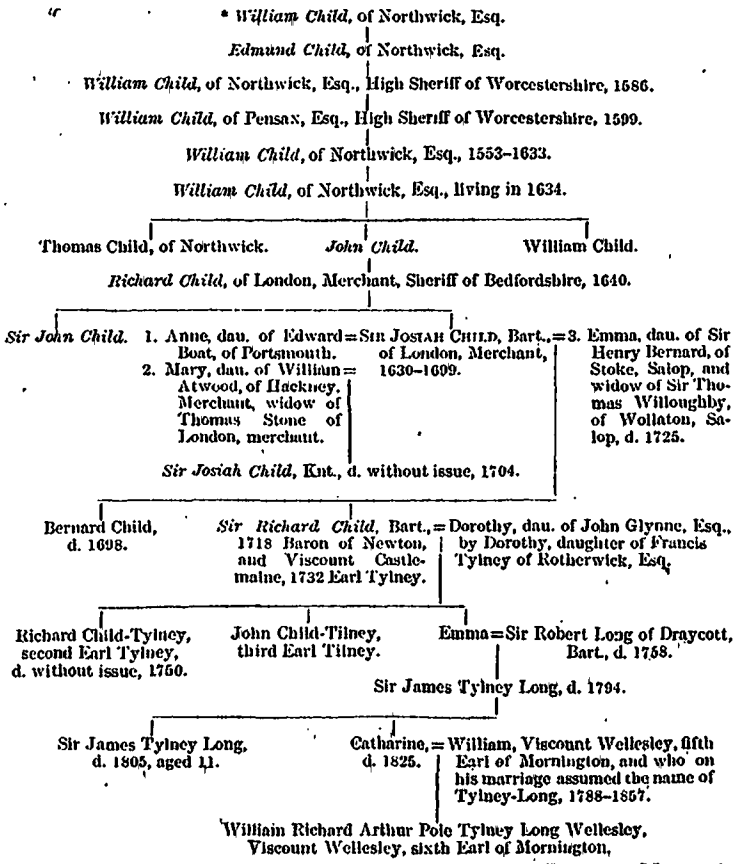
seriously, that he found himself very ill, and concluded he should die; that he knew of no cause of illness on his part, but God's will be done. Doctor Radcliff was sent for; and he, observing his breathing with a small hiccup, asked if he was used to breathe in that way; and, somebody saying "No," he asked no more questions. Sir Dudley lay not long in this manner; but in all good sense, conscience, and understanding, perfect tranquillity of mind, and entire resignation, he endured the pain of hard breathing till he breathed no more, which happened on the 31st of December, 1691."* "Well," exclaimed the apothecary who attended him, "I never saw any people so willing to die as these Norths are!"†

Just eight years afterwards died Sir Josiah Child, North's senior by eleven years. He, too, was of ancient and well-known family. Several L'Enfants and Le Childs, the names being identical in those days, were concerned in Henry the Second's conquest of Ireland and its subsequent government, and others were settled at Pool-Court, Shrewley, and Pencook, all in Worcestershire, during the thirteenth and fourteenth centuries. A Richard le Child was living at Northwick, in the same shire, in 1320, a William le Child in 1350, and a Thomas le Child in 1353. Another Thomas le Child, probably a son, was Escheator for the County of Worcester in 1428. From him was descended William Child, of Northwick, whose grandson and great-grandson, both named William, were High Sheriffs for the county, under Queen Elizabeth, the one in 1586, the other in 1599. The manor of Northwick remained with the family until the reign of Charles the Second; but before that time a younger and more important branch had left Worcestershire for districts nearer London. Richard Child, a great-great-grandson of the second Elizabethan Sheriff, was Sheriff of Bedfordshire in 1640, the year of the Long Parliament's assembling. Born somewhere near the beginning of the century, he had by that time acquired considerable wealth as a London

* North, pp. 207–209. † *Ibid.*, p. 209.

merchant, and become the owner of valuable property in Bedfordshire.* Finding most of his business in connection with the lately opened and now highly prosperous trade to the East and West Indies, he paved the way for the yet greater success of his son Josiah.

About the early history of this son, who was born on the 7th of May, 1630,† we are ignorant. While his elder


* *William Child*, of Northwick, Esq.
Edmund Child, of Northwick, Esq.
William Child, of Northwick, Esq., High Sheriff of Worcestershire, 1586.
William Child, of Pensax, Esq., High Sheriff of Worcestershire, 1599.
William Child, of Northwick, Esq., 1553–1633.
William Child, of Northwick, Esq., living in 1634.
Thomas Child, of Northwick.
John Child.
William Child.
Richard Child, of London, Merchant, Sheriff of Bedfordshire, 1640.
Sir John Child.
1. Anne, dau. of Edward Boat, of Portsmouth.
2. Mary, dau. of William Atwood, of Hackney, Merchant, widow of Thomas Stone of London, merchant.
= Sir Josiah Child, Bart., of London, Merchant, 1630–1699.
3. Emma, dau. of Sir Henry Bernard, of Stoke, Salop, and widow of Sir Thomas Willoughby, of Wollaton, Salop, d. 1725.
Sir Josiah Child, Knt., d. without issue, 1704.
Bernard Child, d. 1698.
Sir Richard Child, Bart., 1718 Baron of Newton, and Viscount Castlemaine, 1732 Earl Tylney.
= Dorothy, dau. of John Glynne, Esq., by Dorothy, daughter of Francis Tylney of Rotherwick, Esq.
Richard Child-Tylney, second Earl Tylney, d. without issue, 1760.
John Child-Tilney, third Earl Tilney.
Emma = Sir Robert Long of Draycott, Bart., d. 1758.
Sir James Tylney Long, d. 1794.
Sir James Tylney Long, d. 1805, aged 11.
Catharine, d. 1825.
= William, Viscount Wellesley, fifth Earl of Mornington, and who on his marriage assumed the name of Tylney-Long, 1788–1857.
William Richard Arthur Pole Tylney Long Wellesley, Viscount Wellesley, sixth Earl of Mornington.

Compiled from COLLINS, *Peerage*; the *Peerage of Ireland*; MORANT'S *Essex*; etc.

† LODGE, *Peerage of Ireland* (London, 1768), vol. i., p. 57. 'From a humble position,' says Lord MACAULAY 'his abilities raised him rapidly to opulence, power, and fame. There were those'—in 1691—'who remem-

brother, John, was working in India, where he was a factor from the year 1653, he seems to have been chiefly engaged in the newer trade with the West Indies. He was a large contractor for the supply of American timber to be used in shipbuilding at the Government dockyards. Among several tenders sent in, at the beginning of 1665, when he was five-

SIR JOSIAH CHILD.

and-thirty years of age, for masts, bowsprits, and yards, those furnished by him and John Shorter, his partner, were accepted. In August of this year, we find him writing to the Navy Commissioners about a cargo of masts that he had procured from New England. Most had been

bered him an apprentice, sweeping one of the counting-houses in the City.' This statement, giving a wrong impression of Child's origin, seems to have been based on Evelyn's assertion that he had been 'a merchant's apprentice.' —EVELYN, *Life and Correspondence*, ed. 1850, vol. ii., p. 173. In those days every one intended for a merchant had to learn his work as a 'merchant's apprentice.'

accepted, but there was hesitation about five of the largest. Child urged the acceptance of the whole parcel, as he had ordered them solely for the King's service, and such large masts were hard to get and harder to sell among private dealers.* He gained his point, and obtained payment at the rate of 25*l.* a piece for the masts twenty inches in diameter, and 33*l.* for those of twenty-five inches.† A fortnight later he wrote to the Admiralty clerk, saying he was to have the highest price recorded in the Admiralty-books, that being 'the dearest time for masts that ever was.'‡ On the 4th of October in the same year we see him requesting a convoy through the Channel for a ship he is sending to New England for a further supply of timber, as thus much time will be saved, besides the charge of seven or eight shillings a day for demurrage;§ and on November the 17th, he complains of the hazard and delay he has been put to for want of the convoy as far as Plymouth, and begs that suitable protection may be given to the vessel for the rest of the voyage, until it is at sea.‖ These are among the earliest instances that we meet with of his employment as Government contractor. Every later year has its own records of similar transactions.

But he was not simply an East India and New England merchant. Dated April the 30th, 1666, is a message from Charles the Second to the Company of London Brewers, recommending that Josiah Child, merchant of London, who has done faithful service in supplying the Navy with beer, and has bought a brewhouse in Southwark to brew for the King's household and for the Navy, be admitted a free brother of the Company on payment of the same subscription as had been paid by the late Timothy Alsop, the King's brewer.¶ Unfortunately, we hear nothing more of the success of this speculation.

In one way and another, however, the merchant, still a

* Green, *Calendar of State Papers, Domestic Series, of the Reign Charles II., preserved in Her Majesty's Public Record Office* (London, 1860, &c.), vol. iv., p. 540.

† *Ibid.*, vol. iv., p. 568. ‡ *Ibid.*, vol. iv., p. 564. § *Ibid.*, vol. v., p. 4.

‖ *Ibid.*, vol. v., p. 62. ¶ *Ibid.*, vol. v., p. 371.

young man, was amassing wealth. About this time, and, probably, as a consequence of his frequent visits to Portsmouth, in connection with the naval dockyard, he married Anne, the daughter of Edmund Boat, a gentleman of that town;* and he was able to provide her with a comfortable home, by buying Wanstead House,† the time-honoured mansion at which, nearly eighty years before, the famous Earl of Leicester had entertained Queen Elizabeth, with the help of a masque written for the occasion by his more famous nephew, Philip Sidney; and which, at a later period, had been given to 'Steenie' Buckingham by Charles the First.

Wanstead House was rebuilt by Josiah's son, Richard, the first Earl Tylney, in 1718; but the old-fashioned mansion served for the merchant. He was there during the autumn months of 1665, the year of the Great Plague, and he used his forced leisure in the preparation of a little book entitled *Brief Observations concerning Trade and the Interest of Money*, the producer of an angry paper-war that lasted more than thirty years, and almost the parent of our modern science of political economy. "The prodigious increase of the Netherlanders," it begins, "in their domestic and foreign trade, riches, and multitude of shipping, is the envy of the present, and may be the wonder of all future generations; and yet the means whereby they have thus advanced themselves are sufficiently obvious, and in a great measure imitable by most other nations, but more easily by us of this kingdom of England." Therefore, the merchant sets himself to show, with a mixture of wisdom and error, what seem to him the points in the Dutch policy best worth copying. "These," he says, "are fifteen in number. First, they have in their greatest councils of state, and war, trading merchants that have lived abroad in most parts of the world, who have

* Morant, *History and Antiquities of Essex* (London, 1768), vol. i., p. 30.

† *Ibid.*, vol. i., p. 30.

not only the theoretical knowledge, but the practical experience of trade, by whom laws and orders are contrived, and plans projected, to the great advantage of their trade. Secondly, their law of gavelkind, whereby all their children possess an equal share of their fathers' estates after their decease, and so are not left to wrestle with the world in their youth, with inconsiderable assistance of fortune, as most of our youngest sons of gentlemen in England are who are bound apprentices to merchants. Thirdly, their exact making of all their native commodities, and packing of their herrings, cod-fish, and all other commodities which they send abroad in great quantities; the consequence whereof is, that the repute of their said commodities abroad continues always good, and the buyers will accept them by the marks without opening; whereas the fish which our English make in Newfoundland, New England, and herrings at Yarmouth, and our pilchards from the west country, often prove false and deceitfully made. Fourthly, their giving great encouragement and immunities to the inventors of new manufactures, and the discoverers of any new mysteries in trade, and to those that shall bring the commodities of other nations first in use and practice amongst them, by which the author never goes without his due reward allowed him at the public charge. . . . Sixthly, their parsimonious and thrifty living, which is so extraordinary, that a merchant of 10,000*l.* estate with them will spend scarce so much per annum as one of 1,500*l.* estate in London. Seventhly, the education of their children, as well daughters as sons; all which, although of never so great quality or estate, they always take care to bring up to write perfect good hands, and to have the full knowledge and use of arithmetic and merchants' accounts; the well understanding and practice of which doth strangely infuse into most that are the owners of that quality, of either sex, not only an ability for commerce of all kinds, but a strong aptitude, love, and delight in it. And, in regard the women are as knowing therein as the men, it doth encourage

their husbands to hold on in their trades to their dying days, knowing the capacity of their wives to get in their estates, and carry on their trades after their deaths; whereas, if a merchant in England arrive at any considerable estate, he commonly withdraws his estate from trade before he comes near the confines of old age, reckoning that if God should call him out of the world, while the main of his estate is engaged abroad in trade, he must lose one-third of it, through the inexperience and inaptness of his wife to such affairs, and so it usually falls out. . . . Tenthly, their use of banks, which are of so immense advantage to them, that some, not without good grounds, have estimated the profit of them to the public to amount to at least 1,000,000*l.* sterling per annum. Eleventhly, their toleration of different opinions in matters of religion; by reason whereof, many industrious people of other countries, that dissent from the established government of their own churches, resort to them with their families and estates, and after a few years' cohabitation with them, become of the same common interest. Twelfthly, their law-merchant, by which all controversies between merchants and tradesmen are decided in three or four days' time, and that not at the fortieth part (I might say, in many cases, not the hundredth part) of the charge they are with us. Thirteenthly, the law that is in use among them for transference of bills for debt from one man to another. This is of extraordinary advantage to them in their commerce, by means whereof they can turn their stocks twice or thrice in trade for once that we can in England, for that, having sold our foreign goods here, we cannot buy again to advantage till we are possessed of our money, which it may we shall be six, nine, or twelve months in recovering; whereas, were the law for transferring bills in practice with us, we could, presently, after sale of our goods, dispose of our bills and close up our accounts."

Those sentences give very interesting information touching the state of trade in England two hundred years ago; be-

sides showing us, in clear light, the shrewd money-making character of the London merchant, anxious to make his nation as thoroughly commercial as was Holland. But the point which he thinks specially worth imitating from the Dutch, and to the discussion of which he gives most of his space, is "the lownesss of interest of money with them, which in peaceable times, exceeds not three per cent. per annum," whereas the rate of interest in England is six per cent. at the least. "This, in my poor opinion," he adds, "is the *causa causans* of all the other causes of riches in that people; and if interest of money were with us reduced to the same rate as it is with them, it would in a short time render us as rich and as considerable in trade as they now are." He argues that the prosperity of England has increased in exact proportion to the abatement of interest, which by law, before 1635, was ten per cent., to be reduced in that year to eight; and, again, in 1645, to six per cent.; and that the grand impediment to the wealth which England ought to attain comes from the rule that makes it hard for young merchants to get on in the world, "most of our trade being carried on by young men that take up money at interest," and tempts elder men, as soon as they have gained experience at their work, to abandon commerce for usury, "there being, to every man's knowledge, divers English merchants of large estates, which have not much past their middle age, and yet have wholly left off their trades, having found the sweetness of interest; neither scattering by their expenses, so as the poor may glean anything after them, nor working with their hands or heads to bring either wax or honey to the common hive of the kingdom; but swelling their own purses by the sweat of other men's brows and the contrivances of other men's brains. And how unprofitable it is for any nation to suffer idleness to suck the breasts of industry, needs no demonstration."

There we have good common sense and sound morality. But political economists have taught us that the rate of interest, like everything else, from gin-drinking to theological

belief, must be left in the hands of the people themselves, and that only mischief can come from legal restrictions of any sort. That was a view, however, that neither Child nor his crowd of pamphleteer-opponents were able to arrive at. During thirty years the subject was hotly discussed in a small library of treatises, that make very uninteresting and unprofitable reading. The controversy itself has lost all its value, and the books in which it found expression are only worth preserving for the scraps of information they contain about the state of commerce and society in the latter part of the seventeenth century. Some of those scraps we have already noticed; some others may be culled from Child's *New Discourse of Trade*, a greatly amplified edition of his former work, published in 1692, but chiefly written in 1669.

The chapter most attractive in itself, and most interesting also to us, because of its illustration of the natural kindliness of the author's character, is 'Concerning the Relief and Employment of the Poor.' "Our poor in England," he says, "have always been in a most sad and wretched condition; some famished for want of bread, others starved with cold and unkindness; many whole families, in all the out parts of cities and great towns, commonly remain in a languishing, nasty, and useless condition, uncomfortable to themselves and unprofitable to the kingdom." Hence the country is stocked with thieves and beggars, and materially weakened in its productive resources. But the chief blame, it is urged, lies not with the poor wretches themselves, but with the laws that make every parish chargeable with its own paupers, and so waste nearly all the money and energy that should go to their relief in "shifting off, sending, or whipping back the poor wanderers to the place of their birth or last abode." "A poor idle person that will not work, or that nobody will employ in the country, comes up to London, to set up the trade of begging. Such a person, probably, may beg up and down the streets for seven years, it may be seven-and-twenty, before anybody asketh why she doth so; and if, at length,

she hath the ill-hap, in some parish, to meet with a more vigilant beadle than one in twenty of them are, all he does is but to lead her the length of five or six houses into another parish, and then concludes, as his masters the parishioners do, that he hath done the part of a most diligent officer. But suppose he should go yet further, and carry this poor wretch to a justice of the peace, and he should order the delinquent to be whipped, and sent from parish to parish to the place of her birth, which not one justice of twenty, through pity or other cause, will do; even this is a great charge upon the country, and yet the business of the nation itself wholly undone; for no sooner doth the delinquent arrive at the place assigned, but, for shame or idleness, she presently deserts it, and wanders directly back, or some other way, hoping for better fortune; whilst the parish to which she was sent, knowing her a lazy, and perhaps a worse qualified person, is as willing to be rid of her as she is to be gone from thence." The merchant—'more qualified to manage the details of a counting-house, than to correct the errors of legislation,' as Eden remarks;* but, however unsound his views, as jealous as any professed philanthropist to improve the condition of the poor—proposed to remedy the present evils by doing away with the distinction of parishes, and dividing England into two or three poor-law provinces, each under the government of a body of "Fathers of the Poor," appointed by the crown, with power to buy lands, erect, and endow workhouses, hospitals, and houses of correction, as well as "petty banks for the benefit of the poor;" to send such poor beyond the seas as they shall think fit, into his Majesty's plantations; and to employ those kept at home in useful work. "The girls may be employed in mending the clothes of the aged, in spinning, carding, and other linen manufactures, and many in sewing linen for the exchange, or any housekeepers that will put out linen to the matrons that have the government of them; the boys in picking oakum, making pins,

* Eden, *State of the Poor*, vol. i., p. 186.

rasping wood, making, hanging, or any other manufactures of any kind; which, whether it turns to present profit or not, is not much material, the great business of the nation being first but to keep the poor from begging and starving, and enuring such as are able to labour and discipline, that they may be hereafter useful members to the kingdom." To obtain funds for these purposes, Child proposed a continuance of moderate assessments by law, with the addition of weekly collections in all parish churches; taxes upon the receipts at playhouses, and "whatever else his Majesty and Parliament shall think fit to recommend to them, or leave to their discretion."

Those projects have been much decried by professional advocates of the English poor-law; but the successful working of the 'Assistance Publique,' in France, in many respects curiously like the old merchant's scheme, entitles them to some consideration. But the most interesting feature of this treatise to us is its evidence of Child's practical sense and generous disposition. Very characteristic of the man is his proposal, made at the very time when the cry for test acts and intolerance of all sorts was noisiest in England, "that there be no oaths or other tests imposed upon the said fathers of the poor at their admission, to bar out non-conformists, amongst whom there will be found some excellent instruments for this good work."

"Compulsion in matters of religion," moreover, is one of the causes to which Child ascribes the decline of English trade in wool apparent in his time. He shows that the difficulties thrown in the way of English operatives, and the more tolerant customs of foreign nations, as well as the facilities coming from the low rate of interest abroad, encourage our merchants to export raw wool, instead of enriching the country by first manufacturing it into cloth.

In this treatise Child speaks of the East Indian trade as, in four ways, the most beneficial of all branches of foreign commerce. "1. The trade worthily employs twenty-five to thirty sail of the most warlike ships in England, with sixty to

a hundred men in each ship. 2. It supplies the nation constantly and fully with that (in this age) necessary material of saltpetre. 3. It supplies the nation, for its consumption, with pepper, indigo, calicoes, and several useful drugs, near the value of 150,000*l.* to 180,000*l.* per annum. 4. It furnisheth us with pepper, cowries, long-cloth, and other calicoes, and painted stuffs, proper for the trade of Turkey, Italy, Spain, France, and Guinea, to the amount of 200,000*l.* or 300,000*l.* per annum; most of which trades we could not carry on with any considerable advantage, but for those supplies. And these goods exported do produce in foreign parts, to be returned to England, six times the measure in specie that the Company exports from hence." "Were it not for the East Indian Company," he adds, "we should be at the mercy of the Dutch traders; we should have to buy foreign linens instead of the calicoes that come from our own dependencies, and we should lose the protection secured for the country, by the employment of so many stout ships and mariners.

That was in 1669, by which time the Company had passed through the greatest of its early troubles, and was again on the road to prosperity. A capital of 429,000*l.* having been raised in 1612, a fresh subscription of 1,600,000*l.* was begun in 1617, and in 1632 a further addition of 420,700*l.*, called the third joint-stock, was made to the existing capital. The East India Company, however, had not the exclusive monopoly promised in its successive charters. Great obstructions came to it from the jealousy of the similar companies established in Holland and Portugal, and frequent patents of trade were granted to private Englishmen, as in the case of Sir William Courteen, who in 1635 was authorized to trade, under certain limitations, with Goa, Malabar, China, and Japan. Much money and energy were wasted in attempts to overturn this patent; and, at last, in 1657, the larger and older Company was glad to effect a coalition with the rival association, which starting

with Courteen's enterprise, had come to be known as the Company of Merchant Adventurers. This was done, a fresh subscription to the amount of 786,000*l.* was made, and a revised charter was obtained from Lord Protector Cromwell by the beginning of 1658. The Company worked languidly, however, for some years after; and it was thought that Child's favourable account of the trade was purposely exaggerated with the view of drawing fresh speculators into its ranks.*

There can be no doubt, however, that the Company was steadily extending its operations. In 1677 appeared *A Treatise, wherein it is demonstrated that the East India Company is the most National of all Foreign Trades*, of which there is little doubt that Child was also the author. At that time, we learn, there were from thirty to thirty-five ships in the Company's employ, used in exporting about 430,000*l.* worth of goods and bullion, and in bringing to the English market commodities worth at least twice that sum. Every year showed much progress in wealth and importance to the members of the East India Company. Their actual capital was only about 370,000*l.*; but they borrowed vast sums of money at the six per cent. interest which Child wished to see reduced to four, and were rumoured to make about thirty per cent. profits thereby. In 1676 every proprietor received a bonus equal to the value of his stock, and the shares, which in 1664, were to be bought at 70*l.* for 100*l.* worth of stock, rose in 1677 to 245*l.*, in 1681 to 300*l.*, and in 1691 to 360*l.* or more.

In that period of almost unexampled prosperity many fortunes were made; by far the greatest of all being that accumulated by Josiah Child. Among the lists of shareholders, prior to these years, we do not find the merchant's name; but it is probable that he bought stock in 1657, when the new subscription was made and the charter with fresh

* For details of the history of the East India Company at this time, see BRUCE'S *Annals*, and MILL'S *History of British India*.

privileges was obtained from Cromwell. He was then seven-and-twenty, and starting upon the commercial life for which his father had prepared him. From the time of Charles the Second's accession, he was a favourite at Court, doing his share of money-lending to the spendthrift King, and gaining esteem by the honest deportment which even the most dishonest well knew how to prize. Politically he was a Whig, and by his tolerant spirit, and bold defence of schismatics, he had won the special hatred of the Duke of York, who was to become King of England as James the Second. But with Charles and Charles's courtiers he was in favour, and that favour secured him a baronetcy on the 18th of July, 1678; and enabled him to marry one of his daughters, with a dowry of 50,000*l.*, to the eldest son of the Duke of Beaufort, in March, 1683, another daughter having already wedded a gentleman of Streatham, to become grandmother of a Duke of Bedford.* He himself, having lost his first wife, had, some years before this, increased his wealth and influence by marrying Mrs. Mary Stone, widow of a thriving merchant, and daughter of another merchant, William Atwood, of Hackney.

Near the end of Charles the Second's reign, if not before, Sir Josiah Child began to be the foremost man in the management of the East India Company. For some years he had been a member of the committee of management, having been with great difficulty raised thereto, said his enemies, by the friendship of Sir Samuel Bernardisson, Sir John Mordaunt, Thomas Papillon, and other great Whig merchants in the city; and lately, the same men, seeing his great talents, joined in promoting him to the office of Governor. Then a division arose. According to the statements of his opponents, Sir Josiah Child turned Tory, got rid of all the honest servants of the Company, and became an abject slave of the Court, for purposes of his own aggrandizement. By far the richest member of the Company, with

* Morant, vol. i., p. 30.

pendent ways. Not heeding their opposition, Sir Josiah carried on the work he had taken in hand, and did his utmost to extend the influence and enlarge the prosperity of the Company. All through these years, he was the life and soul of the whole undertaking. At one time he writes about the prospect of trade in Ceylon; at another he is considering how best the lost ground may be recovered in Java. On one day he discourses to his Majesty's Chief Secretary about the Great Mogul, and the growing disputes with him; on the next he has an interview with some Japanese ambassadors, and urges them to bring about an opening for English trade with their country—"which I apprehend," he says, in a letter, "might prove of very great advantage to this nation, by the sending of vast quantities of the English woollen manufactures, the Japanese being a great and rich people, and the situation of many of their provinces northerly enough to wear such clothing as this kingdom affords."*

Meanwhile the opposition grew, and having no influence among the authorities at home, it produced very disastrous results in the far-off provinces of the Company, most mischief being done at Bombay, where John Child, the elder brother of Sir Josiah, was the Company's chief factor. This brother —'a person of known sobriety, wisdom, truth, and courage, esteemed and beloved by all people of all nations in India, that have so much ingenuousness as to acknowledge virtue in an enemy,' according to a friendly writer†—a man 'grasping and violent,' from the first, and whose 'pride and oppression grew intolerable' as he advanced in power, as his enemies asserted‡—had been in India ever since the year 1653.§ How he was occupied during most of that time, whether busied with trade on his own account, or employed in the

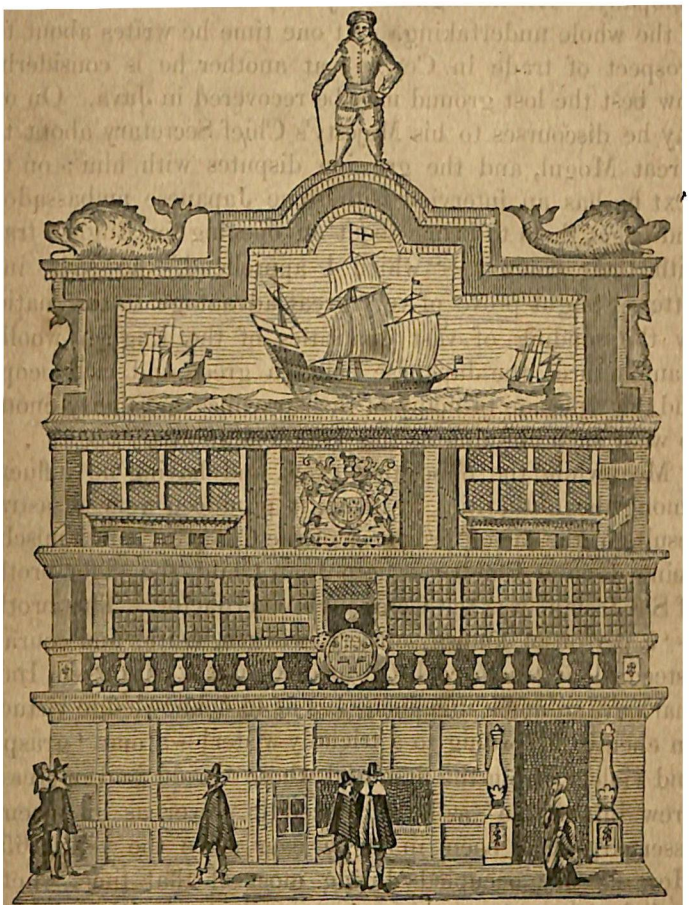
* East India Office MSS., vol. xi., *passim*.

† *The East India Company's Answer to Mr. White's Charges* (London, 1688), p. 41.

‡ Anderson, *New Account of the East Indies* (London, 1744), vol. i., p. 189.

§ *East India Company's Answer*, p. 41.

minority of English merchants against this branch of commerce. The members of the Turkey Company, great sufferers by that prosperity, did their utmost to bring it into



THE OLD EAST INDIA HOUSE, LEADENHALL STREET (1648—1726).

disrepute. They were supported by the other joint-stock companies, and the many private traders who, from choice or from necessity, were left to conduct their businesses in inde-

pendent ways. Not heeding their opposition, Sir Josiah carried on the work he had taken in hand, and did his utmost to extend the influence and enlarge the prosperity of the Company. All through these years, he was the life and soul of the whole undertaking. At one time he writes about the prospect of trade in Ceylon; at another he is considering how best the lost ground may be recovered in Java. On one day he discourses to his Majesty's Chief Secretary about the Great Mogul, and the growing disputes with him; on the next he has an interview with some Japanese ambassadors, and urges them to bring about an opening for English trade with their country—"which I apprehend," he says, in a letter, "might prove of very great advantage to this nation, by the sending of vast quantities of the English woollen manufactures, the Japanese being a great and rich people, and the situation of many of their provinces northerly enough to wear such clothing as this kingdom affords."*

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* East India Office MSS., vol. xi., *passim*.

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§ *East India Company's Answer*, p. 41.

Company's service, we are not told. He seems to have had some connection with Bombay from the time of its cession by the Portugese to the English in 1664. In 1682 he was appointed its Governor. That appointment was the signal for open resistance among the private traders, or interlopers, in the district, and through them, among those servants of the Company who had been induced to join the opposition. Mutiny and massacre began in the autumn of 1683, and were only suppressed by the appearance of a fleet off the island, and the sending of the insurgent leaders to England. After that, Governor John Child appears to have acted with, occasionally, too great severity. Anxious to keep down a spirit of rebellion, he perhaps helped to increase it by the sternness of his conduct. That, at any rate, caused some base Englishmen to make treasonable offers to the Great Mogul. Aurungzebe, never as friendly to the English as he had been to the Dutch and Portuguese, readily listened to their complaints, and issued such orders to the natives trading with the Company that war seemed necessary. An armament was despatched from England in 1687, and letters from King James the Second were also sent out, making Bombay the head-quarters of Indian Government, with a baronetcy for its Governor, John Child, along with the title of General of the English forces in the northern part of India, Persia, and Arabia. 'Our neighbours, the French and Dutch,' says the mocking pamphleteer, 'could not put themselves in a posture enough of laughing at it.'* But while they laughed the new baronet made good use of his authority. 'He managed that hazardous war against the Mogul,' we are told, 'with such success and moderation that he took almost all the Mogul's and subjects' ships sailing in and out of Surat, without spilling a drop of their blood, and dismissed the prisoners with cloths and money in their pockets, which gained such a reputation to our nation, even amongst the Moors themselves, that they became universal advocates and

* White, *Account of the Trade to the East Indies.*

solicitors to the Mogul, for the pacification.'* That friendly feeling did not last long. Other contests had to be carried on, and much blood had to be shed. Child fought unwisely, and Aurungzebe, then in the fulness of his power, sharply punished the English for attempting to crush him. He attacked Bombay and captured a portion of it, before consenting to come to terms, and then he made it a condition of peace, that the offending Governor should be deprived of his office. That stipulation was unnecessary. While it was being despatched, on the 4th of February, 1691, Sir John Child died of a fever brought on by hard work and chagrin.†

His worthier brother lived for eight years longer, retaining to the last his share in the direction of the East India Company. Before that time the Revolution of 1688 had changed the aspect of the political world, and Sir Josiah Child's Toryism left him but little influence at Court. The old libels were revived, and new ones every year were added. But he troubled himself very little about them, and allowed them in no way to alter his schemes for the welfare of the Company. In some years he held the office of Governor, in others he left it in other hands; but in either case alike he was its guide and ruler. Every proposal was submitted to his consideration, and every edict reflected his wishes. After the Revolution, and after the disasters incident to the war with the Mogul, commerce had had a temporary check. The annual profits were not so large, and Child saw the importance of strengthening the Company's footing in the Indies. "The increase of our revenue," it was asserted in instructions issued by the directors in 1689, "is the subject of our care, as much as our trade. 'Tis that must maintain our force, when twenty accidents may interrupt our trade. 'Tis that must make us a nation in India. Without that we are but as a great number of interlopers, united by his Majesty's royal charter, fit only to trade where nobody of power thinks

* *East India Company's Answer*, p. 41.

† Anderson, *New Account*, vol. i., p. 189.

it their interest to prevent us; and upon this account it is that the wise Dutch, in all their general advices which we have seen, write ten paragraphs concerning their government, their civil and military policy, warfare, and the increase of their revenue, for one paragraph they write concerning trade."* In other words, it was resolved, thus early in the history of the Company, to make sovereignty in the East its chief object of pursuit, and to draw wealth more from imposts upon native and British subjects than from direct commerce. Child's libellers asserted that he carried his love of government and power to the absurdest limits. According to one statement, the new Governor of Bombay, having written home to say that the laws of England made it impossible for the instructions sent out to him to be obeyed, Sir Josiah wrote back in anger, 'that he expected his orders were to be his rules, and not the laws of England, which were a heap of nonsense, compiled by a few ignorant country gentlemen, who hardly knew how to make laws for the good of their own private families, much less for the regulating of companies and foreign commerce.'†

That assertion is hardly credible; but the Tory merchant sympathized little with the new-fashioned principles of the Whig rulers of the country, and his measures—measures for which he was responsible, whether propounded in his name or in those of the Governors who succeeded him—were carried out with a high hand. His great success in accumulating wealth for himself, and in forwarding the interests of the Company, made him somewhat haughty and imperious in his deportment, and gave colour to some of the envious charges brought against him by his enemies. There is substantial truth, doubtless, in the epitome of his character as an old man, given by the contemporary historian. 'He was a man of great notions as to merchandize, which was his education, and in which he succeeded beyond any man of his time. He applied himself chiefly to the East India trade,

* Mill, vol. i., p. 87. † *Ibid.*, p. 91; Macaulay, vol. vii., p. 100.

by which his management was raised so high that it drew much envy and jealousy both upon himself and upon the Company. He had a compass of knowledge and apprehension unusual to men of his profession. He was vain and covetous, and thought too cunning, though he seemed to be always sincere.'*

With that opinion of him among the best informed and most impartial of his time, Sir Josiah Child died at Wanstead on the 22nd of June, 1699.† Some fifteen or eighteen years before he had married a third wife, Emma, the daughter of Sir Henry Bernard, of Stoke, in Shropshire, and widow of Sir Thomas Willoughby, of Wollaton, in Nottinghamshire, a lady who lived on till the year 1725, 'at which time,' it is recorded, 'she was nearly allied to so many of the prime nobility that eleven dukes and duchesses used to ask her blessing, and it was reckoned that above fifty great families would go into mourning for her.'‡ Of the three children born to him by his first wife, two sons had died in infancy and a daughter had been nobly wedded. As issue of his second marriage, he had two daughters, also nobly wedded, and a son Josiah, who after being knighted by William the Third at a Lord Mayor's dinner in 1692, and obtaining for wife the daughter of Sir Thomas Cook—who succeeded Sir Josiah Child as Governor of the East India Company, and was in 1695, on charge of bribery, committed to the Tower by order of the House of Commons, to be promptly acquitted by the House of Lords—died without issue in 1704. Before that date, had died Bernard, the first-born of the third marriage, so that the wealth of the family descended intact to the youngest son, Richard, who much increased it by wedding the granddaughter and heiress of Francis Tylney, of Rotherwick. He represented the county of Essex in Parliament for many years, and, by virtue of his large fortune, was created Baron Newton and Lord Castlemaine in 1718,

* Tindal, *Continuation of Rapin's History* (London, 1751), vol. i., p. 394.
† Morant, *Essex*, vol. i., p. 30. ‡ *Ibid.*

and Earl Tylney in 1732. From him the earldom passed, first to his eldest and then to his second son, to become extinct with the latter, while Wanstead and the appendant possessions in Essex, descended through the last earl's sister, Lady Emma Long, to her granddaughter, Catherine Tylney Long, who, in 1812, married the scapegrace Earl of Mornington. He died in 1859, leaving to be bequeathed by his son to Earl Cowley, the wreck of his property as the last representative of the richest and most influential of England's merchant princes in the latter half of the seventeenth century.

The name of Child, however, was not suffered to die out of the annals of English commerce. Whilst Sir Josiah was working his way to distinction as a merchant, Francis Child, his junior by twelve years, was serving his apprenticeship to William Wheeler, a thriving goldsmith in Ludgate Hill, next door to Temple Bar. Seeing the worth of the young man, Wheeler married him to his only daughter, and, on his death in 1663, left him heir to his business. Child carried on the goldsmith's business for a time, and followed the fashion of others of his craft in also acting as a sort of banker. Therein he prospered so well that before long he abandoned the goldsmith's work and established himself as a banker alone, being the first Englishman who made of this a separate profession. In 1691, when in his fiftieth year, he was chosen Alderman of Farringdon Without. He was Lord Mayor of London in 1699; and in 1702, the year of Queen Anne's accession, he was knighted and sent to Parliament as member for the City of London. He died in 1713, leaving a thriving business, to be carried on by his successors during more than a century and a half.*

* Herbert, *Great City Companies*, vol. ii., p. 203.

Vol. I., page 353.

CHAPTER XIV.

EDWARD COLSTON OF BRISTOL.

[1636—1721.]

AMONG the many notable contemporaries of Josiah Child in the busy world of English commerce none has a greater claim upon the grateful recollection of posterity than Edward Colston, the philanthropist.

He was the last of a long line of Bristol merchants. A Thomas Colston, of Preston, had settled in the city made famous by the successes of William Canynge and his fellow-traders, about the year 1400, and his offspring, through five generations, appear to have been almost exclusively devoted to commerce. A later Thomas Colston was an eminent Mayor of Bristol under Queen Elizabeth, and a William Colston was a conspicuous royalist in the troublous times of Charles the First.* 'The King's cause and party,' says one, writing in 1645, 'were favoured by two extremes in that city; the one the wealthy and powerful men, the other of the basest and lowest sort; but disgusted by the middle rank, the true and best citizens.'† William Colston was a true and good citizen, however, notwithstanding his adherence to the Stuart cause. He was Sheriff in 1643, and on that occasion received Charles the First as a visitor at his house in Small Street. In 1645 he was dismissed by the

* GARRARD, *Edward Colston the Philanthropist, his Life and Times*; edited by SAMUEL GRIFFITHS TOVEY (Bristol, 1852), pp. 2–4.

† JOHN CORBET, cited by SEYER, *Bristol*, vol. ii., p. 314.

Parliamentarians from his place in the corporation, to be reinstated in 1660. He died in 1681, at the age of seventy-three.*

Five-and-forty years before that time, on the 2nd of November, 1636, his son Edward was born.† We know that he was christened on the 8th of the month, and put out to nurse at Winterbourn, in the neighbourhood.‡ But of the way in which his youth and early manhood were passed we have no record save his own statement that he had his education in London;§ to which must be added a reasonable tradition that part of his early commercial life was spent as a factor in Spain, where his kinsman, Humphrey Colston, was consul.‖ When he was about forty years old, at any rate, he was settled as a merchant in London. In 1681 he was chosen a governer of Christ's Hospital, and in almost every subsequent year we find entries of his gifts to that institution, in sums varying from 100*l.* to 500*l.*¶

An interesting tradition refers to an earlier date. 'In 1676,' we are told, 'he paid his addresses to a lady, but being very timorous lest he should be hindered in his pious and charitable designs, he was determined to make a Christian trial of her temper and disposition. Therefore—having filled his pockets full of gold and silver, in order that if any object presented itself in the course of their tour over London Bridge, he might satisfy his intention—while they were walking near Saint Agnes's Church, a woman in extreme misery, with twins in her lap, sat begging, and as he and his intended lady came arm-in-arm, he beheld the wretched object, put his hand in his pocket and took out a handful of gold and silver, casting it into the poor woman's lap. The lady being greatly alarmed at such profuse generosity, coloured prodigiously, so that when they were gone a little further towards the bridge foot, she turned to him, and said, "Sir, do you know what you did a short time ago?"

* Gaggard, pp. 6–13. † *Ibid.*, pp. 17–27. ‡ *Ibid.*, p. 29.
§ *Ibid.*, p. 16. ‖ *Ibid.* ¶ *Ibid.*

"Madam," replied Colston, "I never let my right hand know what my left hand doth." He then took leave of her, and for this reason never married.'* That story is in keeping with all we know about Colston, most of the 'all' having to do with his work as a philanthropist.

In the beginning of 1682 his name is first found in the annals of Bristol, and then he is spoken of as a merchant of London, lending to his native city 1,800*l.* at five per cent. interest.† He was at home in both the great centres of seventeenth-century commerce.

Bristol then shared with London almost all the trade of England with America—Liverpool and Glasgow being yet obscure towns—it was in Colston's day, as it had been for a hundred years or more, the great highway from England to the New World. The enterprising Bristol merchants who helped the Cabots to go on their early voyages of North American discovery, had worthy followers in every subsequent generation. When, in 1574, Sir Humphrey Gilbert and his comrades petitioned Queen Elizabeth for leave to start an expedition of discovery and trade to the northern parts of America, as 'of all unfrequented places the only most fittest and most commodious for us to intermeddle withal,' we find that 'the city of Bristol very readily offered 1,000*l.*' towards the 4,000*l.* necessary for the undertaking;‡ and though that project brought no immediate success, other and larger ventures were promptly and prosperously made. It was chiefly through the perseverance of Bristol men that Virginia, after the failure of Raleigh's experiment, became a nucleus for all the southern parts of the United States; and that in like manner the northern colonies, growing out of the New England settlement, were strengthened and extended. The New England patent was issued in 1620. Three years later James the First wrote to the cities of Bristol and Exeter, requesting them 'to move persons of quality to join in the

* Silas Todd, cited by Garrard, p. 315. † Garrard, p. 313.

‡ Sainsbury, *Calendar of State Papers, Colonial Series*, vol. i., p. 1.

advancement of that plantation, a work in which the public take great interest, and likely to bring in good returns,'* and the former town was specially willing to share in the work.. Dated 1638 is a petition from 'Walter Barrett, Walter Sandy and Company, of Bristol, merchants,' setting forth that 'they have been many years settling a plantation in New England, which was begun long before such multitudes of people went over; all they intend to send are regular people, neither factious nor vicious in religion: their plantation is apart from all others, and they desire now to transport a hundred and eighty persons, to provide victuals for furnishing the ships employed in the fishing trade upon that coast, for which they have built and made ready two ships.'† Many similar documents show the zeal with which the Bristol traders applied themselves to other branches of American commerce. In 1651, for instance, 'Lieutenant-Colonel Robert Yeomans, and other merchants of Bristol, and owners of the *Mary and Francis*,' obtained license from Cromwell's Council of State to accompany the fleet going to Barbadoes, 'upon giving security to the value of the ship and goods, that she does not depart from the fleet, or trade with any in defection from the Commonwealth;'‡ while on the 1st of January, 1657, sanction was given to Mr. Ellis, of Bristol, to transport 1,000 dozen of shoes to the island of Barbadoes,' followed by authority to the same merchant for a like shipment on the 3rd of December.§ One other document is too curious to be left unquoted, showing, as it does, how early began the great tide of Irish emigration, in Bristol ships, to the New World. By a Commonwealth order of 1652, 'liberty was given to Henry Hazard and Robert Yeomans, of the city of Bristol, merchants, to carry two hundred Irishmen from any port in Ireland to the Caribbee Islands.'‖

That Robert Yeomans was the son of a Robert Yeomans

* SAINSBURY, vol. i., p. 54. † *Ibid.*, p. 286. ‡ *Ibid*, p. 350.
§ *Ibid.*, pp. 455, 461. ‖ *Ibid.*, p. 387.

who in 1643 had been put to death by the Parliamentarians for his leadership of a plot in favour of Charles the First.* He himself was Sheriff of Bristol in 1663, and in that year was knighted by King Charles the Second. Other merchants were of the opposite party, and there was much hindrance to Bristol commerce during the years of civil strife through the zeal with which that strife was carried on. "I did all I could," said Sir Robert Atkins, in 1682, after holding the recordership of the town for one-and-twenty years, "to join them together and unite them: for ever since they grew rich and full of trade and knighthood,—too much sail and too little ballast,—they have been miserably divided."† Another resident of Bristol in those days made other complaints against its merchant-princes. "Vice, profligacy, and a disregard of civil and moral obligations," we read, "had entered the city, and taken possession of her high places. The sacred fount of justice was polluted, her laws violated, and religion herself, in her holiness and purity, was degraded to an instrument of cruelty, oppression and wrong. In their abundance the people had forgotten the God they had acknowleged in their extremity. In their elevation pride and the lust of power had supplanted the meekness and humility with which they were clothed in their adversity. They cared not to traffic with the bodies and souls of men, so that they supported their state and maintained their rule. They heeded not the groans that resounded from the prison walls, so that the banquet was spread, and assembled guests brought joy to the repast."‡ Yet Bristol prospered. Its merchants, famous for their wealth, built great houses for themselves in Redcliff Street, Thomas Street, and Temple Street, gathered in crowds about their market-place and Exchange, and sent their ships to every known quarter of the world.

That was the commercial condition of Bristol when

* Seyer, *Memoirs of Bristol*, vol. ii., p. 351. † *Ibid.*, vol. ii., p. 520.
‡ MS., cited by Garrard, p. 311.

Edward Colston became a regular merchant of the town, though not always resident in it. On the 10th of December, 1683, he received the freedom of Bristol;* and from about that time, or earlier, it seems that his chief business inherited from his father, who died in 1681, consisted in sending ships to the West Indies, there to sell English goods, and bring back commodities for home consumption. Six years later, in 1689, he set up a sugar refinery at an old house known as the Mint, in Saint Peter's Churchyard,† his partners being Richard Beacham, of London, Sir Thomas Day, and the Captain Nathanial Wade, whose republican vehemence had inclined him in his youth to go and form an ideal colony in New Jersey, and who, more lately, had been implicated in Monmouth's rebellion against James the Second, and narrowly escaped execution. In taking so fierce a regicide for partner, Edward Colston showed that he in no way shared his father's royalist prejudices. Had it been otherwise, he would hardly have chosen to live in the quaint, roomy house at Mortlake, yet standing as a ruin, where Oliver Cromwell had dwelt before him.‡ There we find him settled down in 1689, attending vestry-meetings, and otherwise doing duty as an ordinary parishioner whenever he could be at home. But he was frequently away; often at his lodgings in London, apparently in the neighbourhood of Whitechapel, whence he could have personal supervision of the shipping in which he was interested, but oftener still at Bristol, where he retained his father's house in Small Street.§

Bristol and London divided his benefactions. To Christ's Hospital, as we have seen, he gave large sums nearly every year. On one occasion he gave 1,000*l.* towards the relief of the poor in Whitechapel;‖ and in 1701 he sent another 1,000*l.*, to be spent in maintaining the poor children

* Garrard, p. 317. † *Ibid.*
‡ Lysons, *Environs of London.*
§ Barrett. *History of Bristol*, p. 655. ‖ *Ibid.*, p. 655.

of the same parish, then, as now, one of the wretchedest parts of London.* Twice every week, we are told, he had large quantities of meat and broth prepared for distribution among the paupers in his neighbourhood.† Every year he went through Whitechapel Prison and the Marshalsea, to empty his purse in freeing the most deserving debtors for small amounts; and at one time he sent a lump sum of 3,000*l.* to relieve and liberate the poor debtors in Ludgate Prison.‡ In 1709, again, a year of famine, he sent a noble present of 20,000*l.*, to be applied by the London committee in helping the starving poor of the City.§

Those were casual charities. Most of Colston's permanent endowments were in Bristol. In 1690 he obtained leave from the borough corporation to buy about three acres of ground on Saint Michael's Hill, known as the Turtles, 'to erect thereon an almshouse and chapel and three other messuages,' for which 100*l.* were to be paid.‖ That was done at a cost of about 2,500*l.*, and by the autumn of 1695 the almshouses were built and endowed, accommodation being afforded in them for twelve poor men and twelve poor women, whose care and future election was assigned to the Company of Merchant Adventurers of Bristol, incorporated by Edward the Sixth, in 1547, and confirmed by Elizabeth in 1566.¶ "The almshouse on Saint Michael's Hill wants some men to fill it," he wrote to a friend, in the following December. "If you or anybody know of any persons that are fit to go into it, I would gladly have them put in. I would willingly that they should be such that have lived in some sort of decency; but that a more especial regard should be had that none be admitted that are drunkards, nor of a vicious life, or turbulent spirit, least the quiet and order the inhabitants at present live in be thereby interrupted."**

This year, 1695, was rich in other good works. 'One of

* Garrard, p. 398.
† Barrett, p. 655.
‡ *Ibid.*
§ Garrard, p. 399.
‖ *Ibid.*, p. 384.
¶ *Ibid.*, p. 385.
** *Ibid.*, p. 386.

his ships,' it is recorded, 'having been missing for upwards of three years, and having been given up as lost, arrived deeply laden. He said, as he had given her up as totally lost, he would claim no right to her, and ordered the ship and cargo to be sold, and the produce to be applied towards the relief of the needy, which was immediately carried into execution.'* In October, 1695, he proposed to maintain six poor sailors, if the Merchants' Company would be at the cost of building a wing to the almshouses at The Turtles, an offer that was accepted, with the generous addition of an endowment for six other mariners,† and in the following month Colston made provision for the admission of six new boys into Queen Elizabeth's Hospital, a charitable institution founded in 1589, by William Bird, merchant and some time Mayor of Bristol.‡ A year or two later the untiring philanthropist made a further endowment for six boys, raising the number of inmates to fifty; and in 1702 he gave 500*l.* towards rebuilding the school-house, and making it large enough to hold a hundred and fifty boys.§

In 1697, 'Edward Colston and co-partners,' sold their sugar-refinery at the Mint for 800*l.*, Colston himself advancing a large part of the money, and in that way the Mint workhouse was established.‖

The rich merchant's charities grew as he advanced in years and wealth. They were so large and numerous that his neighbours, in unreasonable jealousy, resented his labours for the good of the town. When, in 1702, he made his munificent proposal to increase the number of Queen Elizabeth's Hospitallers from fifty to a hundred, he was 'hardly censured,' and the institution he wished to benefit was stigmatized as 'a nursery for beggars and sloths, and rather a burden than a benefit to the place where they were bestowed.'¶ But Colston would not take a refusal. In March, 1706, he repeated his offer, saying, that were the like made to the

* Garrard, p. 394.
† *Ibid.*, p. 392.
‡ *Ibid.*, p. 394.
§ *Ibid.*, p. 401.
‖ *Ibid.*, p. 395.
¶ *Ibid.*, p. 405.

corporation of London, he knew well it would be glady accepted for Christ's Hospital; "but although I have had my education, and spent good part of my days there, yet since I first drew my breath in your city, I rather incline that the poor children born there should partake thereof."* The Bristol aldermen had grown wiser in the interval. This time they promptly accepted the proposal. By August, 1707, 'Mrs. Lane's house in Saint Augustine's Back,' had been bought for 1,300*l.*; and further sums having been spent in fitting it for a new and suitable school-house, the old endowments were augmented by a gift representing 640*l.* a year, and the new establishment was opened in July, 1710.† While Colston was at Bristol, attending the ceremony, a woman is said to have gone to him with an urgent request that he would obtain for her son admission into the school, and, on his agreeing thereto, to have promised to teach the lad all life long to thank his benefactor. "No," was the merchant's characteristic reply, "teach him better; we do not thank the clouds for rain, nor the sun for light, but we thank the God who made both clouds and sun."‡

Edward Colston's charities have secured for him renown as the most illustrious of Bristol's many noble benefactors. In English history there is hardly another instance of such lifelong perseverance in well-doing.

The worthy merchant was Member of Parliament for three years. He was elected in 1710 at the age of seventy-four. He had refused to stand, alleging that he was too old to perform the duties that would devolve upon him. But the people were determined to have him for their representative, and he was elected by acclamation. 'It was very surprising,' wrote a newspaper correspondent of that day, 'to see the joy it occasioned in this city when they carried their member along the city, with the mitre and streamers before him; and the whole city was illuminated, and the night concluded

* Garrard, p. 404. † *Ibid.*, pp. 406–414.
‡ *Ibid.*, p. 415.

with bonfires and ringing of bells.'* Parliament was dissolved in 1713; and from that time we hear little more of Colston.

He died at his house in Mortlake, he having attained the ripe age of eighty-five, on the 11th of October, 1721. 'As to what relates to my funeral,' he wrote in the will which assigned about 100,000*l.* to his kindred and friends, besides the vast sums expended in benevolence, 'I would not have the least pomp used at it, nor any gold rings given, only that my corpse shall be carried to Bristol in a hearse,' and attended to the grave by the recipients of his various charities, especially 'the six poor old sailors that are kept at my charge in the Merchants' Almshouse in the Marsh,' as he said; 'and that the money that might otherwise have been expended in gold rings be laid out in new coats and gowns, stockings, shoes, and caps for the six sailors; and the like, except the caps, for so many of the men and women in my almshouse that shall accompany my corpse as above, and are willing to wear them afterwards.'†

* *Post Boy*, Oct. 31, 1710, cited by Gabrard, p. 427.

† Gabrard, pp. 463, 464.

CHAPTER XV.

WILLIAM PATERSON OF DUMFRIES.

[1658—1719.]

WILLIAM PATERSON was born in April, 1658,* at Skipmyre, in the parish of Tinwald, in Dumfriesshire. His birthplace was a comely farmhouse on the summit of a hill, midway between Lochmaben, in the vale of Annan, and the town of Dumfries, whence it was distant a few miles in a north-easterly direction. About his father we know nothing save that he was a well-to-do farmer, descended from other farmers long settled in the parish.† But among his kindred or namesakes were some men of note in old Scottish history. One of the number, living at the beginning of the eighteenth century, son of a Bishop of Ross, was the last Archbishop of Glasgow; while another, a retired sea-captain of Edinburgh, attained unenviable distinction as a persecutor of the Covenanters, among whom others of his name were conspicuous.

* BANNISTER, *Writings of William Paterson, Founder of the Bank of England* (London, 1859), second edition, vol. i., p. xix. Besides the careful editing of all Paterson's works now known to us, Mr. Bannister has, in his prefaces, his biographical introduction, and his appendices, brought together nearly all the available materials for Paterson's biography,—both those which his own patient research has discovered in the State Paper Office, the British Museum, and other manuscript libraries, and those contained in the *Darien Papers* of the Bannatyne Club, and other publications.

† WILLIAM PAGAN, *The Birthplace and Parentage of William Paterson, Founder of the Bank of England, and Projector of the Darien Scheme* (Edinburgh, 1865), pp. 14, 72, &c.

The Church historians of Scotland tell especially how John Paterson, of Penyvenie, defended himself and the faith that was dear to him during the troublous times amid which he lived. Once, we read, he was at breakfast, when three dragoons, sent to arrest him, came within sight. 'He instantly rose from the table,' says the word-heaping historian, 'and, grasping his trusty sword, presented himself in the attitude of self-defence at the door. His affectionate wife, whom solicitude for her husband's welfare prompted to expose herself to danger, followed close at his back. The soldiers, in order to overpower their victim, made a simultaneous onset; but Paterson, with undaunted breast and powerful arm, brandished his glittering glaive above his head, and dealt his blows so lustily, that he disabled two of his opponents, and laid them stunned, but not dead, at his feet. The third, a stalwart dragoon, yet unscathed, approached the valiant Covenanter, who so bravely maintained his position before the door, with a view to cut him down, and the more easily, as he was already exhausted by the stiffness of the conflict; but his wife, who, like a guardian angel, was hovering near him, hastily untied her apron and flung it over the soldier's sword-arm, by means of which the weapon was entangled, so that Paterson made his escape without injury to himself. It was some time before matters were adjusted on the battle-ground, and before the prostrate soldiers recovered themselves, and by this time the fugitive was beyond their reach.'*

From such adventures as those—and John Paterson had many of them during a lifetime of ninety years—his famous kinsman was removed. William Paterson is reported to have been from infancy trained by his pious mother in the doctrines of the Covenanters, and all through his life we find in him a simplicity and a devoutness that well accorded with that training; but he left home before he was old enough to share the persecutions of the time. At the age of sixteen,

* Simpson, *Traditions of the Covenanters* (Edinburgh, 1852), pp. 137, 138.

it is reported, he went to Bristol, where he lodged for a while with an old kinswoman, and at her death inherited from her money enough to start on the commercial career he had marked out for himself.* From 1686, he said at a later date, he especially devoted himself, 'abroad as well as at home, to matters of general trade and public revenues.'†

Some time before that, probably in 1681, he left Bristol, either, in the first instance, to make brief study of continental commerce in Amsterdam, or at once to enter upon a few years of wandering life in the American colonies. He married the widow of a Puritan minister at Boston, named Bridge,‡ and he is said to have been a partner in Sir William Phipp's exploit for recovering the Spanish treasure lost off Bahamas. In later years some of his enemies said that his occupation in the West Indies had been that of a missionary; others, that he employed himself as a buccaneer. Neither statement has any real foundation. His Presbyterian training, and the known piety of his character, may have led him to follow the practice of his fellow-thinkers, and preach or conduct prayer-meetings, whenever occasion seemed to demand this service; and doubtless some of the transactions in which he was engaged, like those of all his brother tradesmen in the American waters, would look piratical if strictly judged by modern rules. Englishmen in those days had not forgotten the old mode of warfare with their great Spanish enemies: they still fought and made prizes on their own account, as Drake, Frobisher, Raleigh, and Cavendish had done before them; but it is clear that Paterson was a merchant, and an honest and energetic one. One who, as a lad, must have known him in his old age, speaks of him as 'a merchant who had been much in foreign countries, and had entered far into speculations relating to commerce and colonies.'§ Trading voyages, chiefly, as it seems, between Bahamas and Boston, occupied him for the five

* Bannister, vol. i., p. xxi. † *Ibid.* ‡ *Ibid.*, vol. iii., p. 243.
§ Anderson, *Origin of Commerce*, vol. ii.

or six years of his stay in the West Indies; and it was a desire to make public a larger scheme of trade that brought him home before he had time to accumulate much wealth by his traffic.

He must have been in England in 1681, as on the 16th of November in that year he obtained preliminary admission into the Merchant Taylors' Company; and the record of his full and final admission on the 21st of October, 1689, shows that he was in England again at that time.* He had left the West Indies, indeed, about two years earlier than that. On his own showing, in a document addressed to William the Third, the first thought of a Darien colony occurred to him in 1684; and in 1687, according to the statement of one of his contemporary libellers, 'he returned to Europe with his head full of projects. He endeavoured to make a market of his wares in Holland and Hamburg, but without success. He went afterwards to Berlin, opened his pack there, and had almost caught the Elector of Brandenburg in his noose, but that miscarried too. He likewise imparted the same project to Mr. Secretary Blathwayt, but still with the same success. Meeting thus with so many discouragements in these several countries, he let his project sleep for some years, and pitched his tent in London, where matter is never wanting to exercise plotting heads.'

These sentences are quoted from the pamphlet of a professional traducer employed by the English ministry, in 1700, to write down the Darien scheme, for 300*l.* a year.† But the facts are tolerably correct. Coming to England shortly before the deposition of James the Second, Paterson had laid

* Bannister, vol. iii., Preface.

† William Hodges, cited by Bannister, vol. ii., p. 281. "I think it proper," said this man, in a letter, dated August, 1700, to his employers, "to put you in mind that a too narrow encouragement would neither contribute to my reputation, nor allow me to live at that rate, or in a creditable way, to keep such converse as will be necessary for capacitating me to advance these designs of public good, which I have conceived for the mutual interest of the government and nation. According to my serious reckoning, I think I shall be pinched in supporting my resolutions by an allowance under 300*l.* a-year."

before that sovereign a proposal for taking possession of the Isthmus of Darien, 'the key of the Indies and door of the world,' and there founding a settlement which would answer the treble purpose of providing a central post for operations against Spain, of securing an emporium for English trade in the West Indies and along the western shores of both North and South America, and of establishing a high-road for commerce with the more distant dependencies in India and other parts of Asia. "There will be herein," he said, in the conclusion of a long and learned treatise on the subject, published some years after this time, "more than sufficient means for laying the foundation of our trade, and improvement as large and extensive as his Majesty's empire, and to order matters so that the designs of trade, navigation, and industry, instead of being like bones of contention, as hitherto, may for the future become bonds of union to the British kingdoms; since here will not only certainly and visibly be room enough for these, but, if need were, for many more sister nations. Thus they will not only be effectually cemented, but, by means of these storehouses of the Indies, this island, as it seems by nature designed, will, of course, become the emporium of Europe. His Majesty will then be effectually enabled to hold the balance and preserve the peace among the best and most considerable, if not likewise amongst the greatest part of mankind, from which he hath hitherto principally been hindered and disabled by the mean and narrow conceptions of monopolists and hucksters, who have always been, and if not carefully prevented will still be, presuming to measure the progress of the industry and improvements of the very universe, not by the extent and nature of the thing, but by their own poor, mistaken, and narrow conceptions thereof."*

But James the Second was too busy with the troubles that his bigotry had brought upon him to listen to suggestions for the benefiting of his kingdom or the cementing of union between England and Scotland; least of all when those sug-

* Bannister, vol. i., pp. 157, 158.

gestions came from a Puritan merchant and a kinsman of Scottish Covenanters. As King of England he had no disposition to carry on the schemes of naval grandeur that had won honour for him when Duke of York; and the only merchants whom he cared to have intercourse with, or to keep under his protection, were those same 'monopolists and hucksters' who found it their interest to pay him largely for his friendship. Therefore Paterson obtained no hearing at the English Court. Not yet disheartened, he took his Darien project abroad. In 1688, while matters were being arranged for the coming over of William of Orange, he was often to be seen in the coffee-houses of Amsterdam, conferring with the great Dutch merchants, and urging their participation in his views. Later in the same year he was at Hamburg, urging the establishment of a company for the carrying out of his pet scheme.* But in both places he failed; and returning to London in 1689, he seems, not to have for a moment abandoned the idea, but to have postponed it for a more suitable occasion, when the nation, as well as himself, might be less oppressed with 'troubles, disappointments, and afflictions.'†

Concerning his life in London during the next few years, we are told but little; but that little helps us to a fair understanding of his position. He was living for some time, long or short, at Windsor; and there is a pleasant tradition that he bought a farm there, with the view of providing a comfortable home for his aged parents, robbed of all enjoyment in their native district by the persecutions then abounding. But the merchant himself had need to live nearer the centre of business. For some years his residence was in the parish of Saint Giles-in-the-Fields, where in 1691 he took a leading part, in company with Sir John Trenchard, Paul Daranda, and other notable men, in a project for bringing water into the north of London from the Hampstead and Highgate hills, an idea suggested by the noble enterprise of

* Bannister, vol. iii., p. 246. † *Ibid.*, vol. i., p. 117.

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Vol. I., page 368.

Sir Hugh Myddelton in connection with the New River Company.*

But he was also busy about matters much more commercially important. Late in this year, 1691, we find him giving evidence before the House of Commons, as a merchant of influence and repute, on the collection and management of public loans. He proposed that, in lieu of occasional and unsettled loans formerly made to Government, a fixed sum of 1,000,000*l.* should be advanced by the trading merchants, at six per cent. interest, as a perpetual fund, to be managed by trustees chosen from the subscribers, and used not only in supplying the pressing claims of Government, but also in forming a public bank, 'to exchange such current bills as should be brought to be enlarged, the better to give credit thereunto, and make the said bills the better to circulate.'†

That, be it noted, was the first suggestion of the Bank of England. In old times the only bankers were pawnbrokers. The Italian merchants who in the twelfth and thirteenth centuries had given its name to Lombard Street, set a fashion which men like Sir Richard Whittington and Sir Thomas Gresham were not slow in following. Goldsmiths, and rich traders of all sorts, took the place, in ways more or less rude, of bankers. Country people and townspeople found it expedient, instead of locking up their money in their own houses, to place it in the hands of competent men of business, who had facilities for keeping valuable property in safety; and those who often had no ready money at command soon learnt the trick of borrowing from rich neighbours, and giving them the best and most moveable of their property as security for the return of what they borrowed. Edward the First once pawned his crown, and James the First and Charles the First many times pledged the crown-jewels. In like manner nobles pawned their rich suits of armour, and common folk their trinkets, whether of much or of little value; while others

* BANNISTER, vol. i., p. xxvi.

† *Journals of the House of Commons*, Jan. 18, 1692.

brought title-deeds of lands or other documentary security. But whether the pledge was given in paper or in solid money's worth, bills and every other sort of paper currency, as we now understand the terms, were things unknown. Until the money was repaid, the security was locked up, and not allowed to come into the market. By this plan of tying up great quantities of capital, the mercantile community was seriously damaged, although one class—especially since the days of George Heriot and Sir William Herrick—the class of goldsmiths, was greatly enriched and advanced in influence. In attempting to remedy this evil, the London merchants fell into another as great. The extravagances of life under the gay rule of the Stuarts, and the risk which private individuals felt in keeping money in their own hands during the troublous times both of the Rebellion and of the Restoration, brought immense quantities of coin and bullion into the keeping of the goldsmiths and other rich men of Lombard Street and its neighbourhood. Having begun as mere money-lenders, they came to be money-keepers as well. They not only lent great sums of money in return for paper bonds, but they also took charge of vast quantities of wealth, for which, in like manner, they issued paper bonds. Thus it became natural and necessary for the paper to be used as money; and no sooner was the custom begun than its convenience, both to the honest and to the dishonest, led to its adoption to an unreasonable and dangerous extent. Half the gold in the kingdom came to be stowed away in the goldsmiths' vaults, and the buying and selling of ordinary merchants and tradesmen was carried on almost exclusively by means of paper.* Both for giving and for receiving bullion the

* Roger North tells how his brother, Sir Dudley, on his return from Constantinople, was astonished at the new and irregular banking customs introduced during his absence. For a long time he refused to lodge his money in the goldsmiths' hands, preferring to keep 'his own cashkeeper' in his own counting-house, 'as merchants used to do.' 'His friends,' it is added, 'wondered at this, as if he did not know his own interest.' At last he, too, found it necessary to follow the fashion. 'In the latter end of his

bankers or money-agents charged high rates of interest, and so enriched themselves to the disparagement of their neighbours; and the public, while paying dearly for these privileges, ran the risk of losing their wealth through the failure or defalcation of the men to whom they intrusted it.

It was to remedy this state of things that, in 1691, William Paterson urged the establishment of a national bank, so as to provide a safe means of investment and a trustworthy machinery for lending and borrowing money at proper rates of interest. Many of the great London merchants supported his project, especially, as it seems, Michael Godfrey, one of the richest and most honest city men of that time, brother of the ill-fated and famous Sir Edmondsbury Godfrey; but others opposed it, and it was coldly entertained by the legislature. Five or six gentlemen joined with Paterson, we read in the Parliamentary journals, in urging the project and giving evidence touching it before a Committee of the House of Commons. 'The Committee were of opinion not to receive any proposal which required making the bills of property current, so as to force them as payment on any without their consent. But they acquainted Mr. Paterson that they would receive any proposal to advance one million on a perpetual fund of interest, to be in the nature of a purchase, where they might assign their interest as they pleased, to any one who consented thereto.' To that proposal to do for the Government all that it needed, without according to the merchants what they chiefly desired, Paterson, eager for the interest and honour of the Commonwealth, was willing to agree; but the more prudent merchants who had promised to assist in subscribing the capital thought otherwise.* Therefore, after some further debating and con-

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time, when he dealt more in trusts and mortgages than in merchandize, he saw a better custom, and used the shop of Sir Francis Child, at Temple Bar, for paying and receiving all his great sums.'—*Life of Sir Dudley North*, p. 148.

* *Journals of the House of Commons*, Jan. 18, 1692.

sideration, the proposal was thrown aside to be carefully thought over by Paterson, however, and discussed with his friends in the City and the West End.

It was also taken note of, and made the basis of many absurd propositions, by some of the political and financial speculators for whom the ensuing years were famous. Chief of these were Hugh Chamberlayne and John Briscoe, who published pamphlets and tendered petitions to Parliament representing the advantages to be derived from a land bank, and the issuing of unlimited supplies of paper money, inconvertible into gold or silver. By this arrangement every one having land was to receive paper money equivalent to its value, besides remaining in possession of the land itself. The owner of an estate yielding 150*l.* a year—and therefore supposed to be worth 8,000*l.*—for instance, was to be enriched by a bonus of 8,000*l.*'s worth of paper. 'In consideration of the freeholders bringing their lands into the bank,' said Chamberlayne, 'for a fund of current credit, to be established by Act of Parliament, it is now proposed that for every 150*l.* per annum, secured for a hundred and fifty years, for but one hundred payments of 100*l.* per annum, free from all manner of taxes and deductions whatsoever, every such freeholder shall receive 4,000*l.* in the said current credit, and shall have 2,000*l.* more put into the fishery stock for his proper benefit; and there may be further 2,000*l.* reserved at the Parliament's disposal towards the carrying on this present war.'* The nonsense of such talk is now apparent to every one, but in those days of hazy political economy, and of financial difficulties leading both men and nations to all sorts of preposterous hopes of money-making, it was accepted by thousands. It even found supporters enough in the House of Commons to get it referred to a committee at the Christmas time of 1693. But there it was left, the good sense of the House being too strong for its real adoption, and the commercial world generally being made aware of

* *Journals of the House of Commons*, Dec. 7, 1693.

its folly through the eloquent pamphlets of William Paterson and others.

Chamberlayne's silly scheme had this good effect, at any rate, that, by the force of contrast, it brought favour upon Paterson's wise one. Paterson's proposal was abandoned in 1691, as we saw, because the Government objected to the legalizing of paper currency. That was the ostensible objection. A more real one arose from the fact that the financier's scheme also involved the doing away with the pernicious custom, adopted by needy governments during many generations, of debasing the coinage and appropriating the money thus gained. That was a policy that Paterson could not fail to denounce both on moral and on financial grounds. He also denounced the system of lotteries and annuities by which, for the receipt of money to be presently squandered in foreign wars, heavy additions were made to the national debt, 'that dangerous and consuming evil,' as he called it in the days of its commencement. 'Upon the whole,' he wrote in one of his many treatises, 'they so managed matters in these last three years, from the first proposition to the establishment of the Bank'—that is, from 1691 to 1694—'as that the before-mentioned debt of three millions was, one way or other, more than doubled. At last, with much ado, they ventured to try the proposition of the Bank, although not so as to affect the general credit for the better so much as at first designed, but only as a lame expedient.'*

But Paterson's battle was won as soon as he had gained permission to establish the Bank anyhow. His chief helpers in the work were Michael Godfrey, who used his influence in the City, and Charles Montague, Earl of Halifax, Paterson's constant friend and supporter, who fought down the opposition of Court and State. That was by no means a a light task. The proposal had to be smuggled into Par-

* *An Inquiry into the State of the Union of Great Britain and the Past and Present State of the Trade and Public Revenues thereof* (1717), printed by BANNISTER, vol. ii., p. 66.

liament under cover of a Bill imposing a new duty on tonnage, for the benefit of the capitalists lending money towards carrying on the war with France. A loan of 1,200,000*l.* was to be made to the Crown, at the unusually low rate of eight per cent. interest, and, as a return for those moderate terms, the subscribers were to be incorporated as the Governor and Company of the Bank of England, with power to deal in bills of exchange, bullion, and forfeited bonds, provided they carried on no other trade in their corporate capacity. This suggestion was sharply canvassed in the House of Commons, and only passed after many divisions and amendments. It was angrily denounced in the House of Lords, the final discussion, after many delays and repeated considerations, lasting from nine o'clock in the morning till four in the afternoon. Even then the opposition was not over. William the Third was abroad when the Bill went up for the royal signature, and the non-contents did their utmost to prejudice Queen Mary against it. 'She was detained in council from four in the afternoon until ten at night,' wrote Paterson; 'and had it not been for the Queen, who insisted on the express orders from the King, then in Flanders, the commission had not passed; consequently, notwithstanding all the former pains and expense of private men about it, there had still been no Bank.' But there was to be a Bank. The Bill was endorsed by the King on the 25th of April, 1694, and on the 27th of July the royal charter of incorporation was issued. Within ten days of the opening of the books the subscription was full.'* On the first day 300,000*l.* was paid or promised, 2,000*l.* being Paterson's own; and on the tenth John Locke had to hurry up to the temporary meeting-place of the Company at the old Mercers' Hall, that he might be in time to tender his contribution of 500*l.* to the required sum of 1,200,000*l.* 'The advantages that the King and all concerned in tallies had from the Bank,' said Bishop Burnet—no friend to Paterson—'were so

* *Inquiry*, in BANNISTER, vol. ii., p. 67, &c.

soon sensibly felt, that all people saw into the secret reasons that made the enemies of the constitution set themselves with so much earnestness against it.' Paterson himself, in a modest narrative of the business, telling nothing at all about his own share in it, remarked that 'the Bank not only relieved the managers'—that is, the Chancellor of the Exchequer and his associates*—'from their frequent processions to the City to borrow money on the best and nearest public securities, at ten or twelve per cent. per annum interest, but likewise gave life and currency, to double or treble the value of its capital, to other branches of the public credit, and so, under God, became the principal means of the success of the campaign in the following year, 1695, particularly in reducing the important city and fortress of Namur, the first material step to the peace concluded at Ryswick, two years after.'†

But if the Bank of England did much to facilitate the reduction of Namur, the reduction of Namur was the occasion of much mischief to the Bank of England. Hardly had the Company, consisting of a governor, a deputy-governor, and four-and-twenty directors, quitted their temporary home at the Mercers' Hall, to find a more permanent dwelling-place in the Grocers' Hall—where their business was conducted in one long room by fifty-four clerks,‡—than it lost its two best members. Business took Michael Godfrey to the camp of William the Third in the Netherlands, in the summer of 1695, and curiosity led him to be present at the siege of

* 'Formerly,' says Macaulay, 'when the Treasury was empty, when the taxes came in slowly, and when the pay of the soldiers and sailors was in arrear, it had been necessary for the Chancellor of the Exchequer to go, hat in hand, up and down Cheapside and Cornhill, attended by the Lord Mayor and by the aldermen, to make up a sum by borrowing 100*l.* from this hosier, and 200*l.* from that ironmonger.'

† BANNISTER, vol. ii., p. 68.

‡ FRANCIS, *History of the Bank of England* (London, 1848), vol. i., p. 65. 'I looked,' says Addison, 'into the great Hall where the Bank is kept; and was not a little pleased to see the directors, secretaries, and clerks, with all the other members of that wealthy corporation, ranged in their several stations, according to the parts they hold in that just and regular economy.'

Namur. "Mr. Godfrey," said the King, when he caught sight of him among the officers of his staff, "Mr. Godfrey, you ought not to run these hazards. You are not a soldier: you can be of no use to us here." "Sir," answered the merchant, "I run no more hazard than your Majesty." "Not so," replied the King; "I am where it is my duty to be, and I may without presumption commit my life to God's keeping. But you——." Godfrey never heard the sentence finished. At that instant a cannon-ball struck him, and he fell dead at King William's feet.*

Godfrey had been deputy-governor of the Bank, and a stout champion of all the measures propounded by Paterson, who, from his inferior mercantile position, was only a director, marked out for special and ill-tempered resistance, just because of his fame and influence in the outside world. This opposition seems to have induced him, as soon as his friend's death left him alone, to abandon the work altogether. There is no warrant for the current assertion that he was expelled from the direction; but he does appear to have been, according to a contemporary statement, 'intrigued out of his post, and out of the honours he had received.'† At any rate, after the first year his name is not to be found in the list of directors, and before long he re-purchased his

* MACAULAY, vol. vii., p. 218. Late in 1694 Godfrey had issued *A Short Account of the Bank of England*, designed to prove that 'the Bank, notwithstanding all the cavils which the wit and malice of its opponents have raised, is one of the best establishments that ever was made for the good of the kingdom.' It is the only sure corrective, he shows, of the evil by which 'much money has been lost in England by the goldsmiths and scriveners breaking, which in about thirty years past, cannot amount to so little as betwixt two and three millions, all which might have been prevented had the Bank been sooner established.' He also points out that 'the Bank, besides the raising 1,200,000*l.* towards the charge of the war, cheaper than it could otherwise have been done, and, like the other public funds, tying the people faster to the Government, will infallibly lower the rate of interest, as well on public as on private securities; and the lowering of interest, besides the encouragement it will be to industry, will, by a natural consequence, raise the value of land.'

† Cited by FRANCIS, vol. i., p. 66.

stock, to use it in other ways. Henceforth the memorable history of the Bank of England has nothing to do with Paterson. Having overcome the conservative opposition of many of his contemporaries, and the yet more dangerous love of novelties that characterised many others, and succeeded in the establishment of a noble institution, too full of vitality to be seriously harmed by the folly or selfishness of its members, he left it to do its work in the bringing about of an entire change in the financial policy of England, and to contribute vastly to its unparalleled commercial greatness.

But Paterson had no thought of being idle. He only left the institution, in which his presence seemed to excite jealousies, to do what seemed to him quite as useful work of another sort. Having withdrawn his 2,000*l.* from the Bank, we find him at this time investing double that sum in the City of London Orphans' Fund, and making important suggestions for the improved management and distribution of that charity.* The suggestions, however, were not adopted; and the merchant straightway turned all his attention to a revival of his long-cherished Darien project.

Fully to tell the history of that project and its effects would require a volume, and then another volume would be wanted for disproof of the errors into which most writers have fallen respecting it. Prejudice against Scotland, and the personal abuse of Paterson that was heaped upon him when misfortune left him many enemies and few friends, caused grievous misrepresentations to be published in his lifetime, and those misrepresentations have found ready adoption at the hands of later historians.† We have already

* Bannister, vol. i., p. xxxiii.

† See especially Macaulay, vol. viii., pp. 195–228. 'The story is an exciting one,' said Lord Macaulay, 'and it has generally been told by writers whose judgment had been perverted by strong national partiality.' There are other partialities besides national ones; and as the most impartial are apt to make blunders, if they write without precise information, the careful student of Paterson's career will find much to dissent from, even in one of the most eloquent episodes in the most eloquent of modern histories.

seen that Paterson was not 'a foreign adventurer, whose whole capital consisted in an inventive brain and a persuasive tongue.'* The actual facts show him to have acted in this affair, not always with worldly wisdom, but from first to last with rare disinterestedness. If there were errors in his scheme, they were errors of a generous mind, and such as a well-balanced judgment might fall into without reproach. The dangerous faults of the undertaking were clearly seen and boldly denounced by him, and for the ruin they brought upon it blame can attach only to the men who thwarted and superseded him.

For more than ten years the project had been taking shape and gaining force in his mind. He had already proposed it, without success, to James the Second of England, to the merchants of Amsterdam and Hamburg, and to the Elector of Brandenburg. He now urged it upon his countrymen in Scotland, partly in a patriotic desire to increase their slender foreign trade, and partly because among them he would be likely to meet with less opposition than among the long-established monopolists of London. Mainly due to his influence, doubtless, was the Act of Parliament encouraging Scottish trade, passed in 1693; and to him is attributed the very wording of the statute for the formation of a Scottish African and Indian Company, which received the royal sanction on the 26th of June, 1695.† "There are remarkable occurrences at this time," he wrote on the 9th of July following, to the Lord Provost of Edinburgh, "and our neighbours lie under many disadvantages. A considerable measure of the gains of trade and improvements seems to incline to Scotland, to give them a facility and inclination to gain some advantages for themselves and their posterity, all which seem to be harbingers of, and to portend, success. Above all, it's needful for us to make no distinction of parties in this great and noble undertaking; but of whatever nation or religion a member, if one of us, he ought to be looked

* Macaulay, vol. viii., p. 196. † Bannister, vol. i., pp. xxxvii., xxxviii.

upon to be of the same interest and inclination. We must not act apart in anything, but in a firm and united body, and distinct from all interest whatever; so hoping that Almighty God, who at this time seems to have fitted so many able instruments, both of our own nation and others, and given us such opportunities as perhaps others have not, will perfect the work begun, and make some use of Scotland also to visit those dark places of the earth whose habitations are full of cruelty."*

With Paterson philanthropy was quite as strong a motive as commercial gain, and perhaps it was the blending of these two generally discordant elements that led to the failure of his project; but, whether rightly or wrongly, his countrymen thought with him. The Scottish African and Indian—better known as the Darien—Company at once found favour with the people of Scotland. There is no good authority for the statement often made, that Paterson went north with his visionary friend, Fletcher of Saltoun, and, by a series of extravagant representations, worked upon the credulity of the ignorant. It rather appears that the first plan of a Scottish colonization of Darien began with others—with Sir Robert Christie, the Lord Provost of Edinburgh, and Lord Belhaven, in especial—and that at their instigation Paterson consented to give up to his own country the scheme he had wished to see adopted by some richer and more influential state. At that time Scotland was poor indeed; but it was rich in zeal on behalf of this scheme. No sooner was the subscription list opened than people of all classes and from all parts flocked up to Edinburgh to set down their names. Paterson, himself a subscriber for 3,000*l.*, was at the head of a committee in London; and in a few days from the first announcement, capital to the amount of 300,000*l.* was there collected.

* *The Darien Papers, being a Selection of Original Letters and Official Documents relating to the Establishment of a Colony at Darien by the Company of Scotland trading to Africa and the Indies;* edited for the Bannatyne Club by Mr. J. H. Burton (Edinburgh, 1849), pp. 2-4.

So soon as the project that he had vainly advocated for ten years was publicly taken up, it found abundance of supporters. Statesmen, merchants, and philanthropists alike were charmed at the thought of establishing a new colony upon the narrow strip of land connecting North and South America, so as to embrace the trade of both halves of the great continent, and afford a convenient meeting-place for the ships bringing merchandize both from Europe and from the distant settlements in India and the Asiatic islands. Vast regions in America had been appropriated and found wonderfully profitable. Vast enterprises had been set on foot, with excellent result, for bringing within reach of civilized Europe the natural and developed wealth of the richest parts of Asia by means of long voyages round the southern coast of Africa. But till now, as Paterson urged, men had forgotten the real 'key to both the Indies,' a splendid place for commerce in itself as well as the portal to that direct traffic with the East which had hitherto been carried on in roundabout ways. "The Isthmus of America," he said, "all things considered, is in healthfulness and fruitfulness inferior to few, if any, of the other places in the Indies, as naturally producing plenty of gold-dust, dye-woods, and other valuable growths, vast quantities and great variety of the best timber for shipping in the known world, and is capable of yielding sugar, tobacco, indigo, cocoa, vanilla, annatto, ginger, and such like, of the best and in great abundance. But besides and above all, as being an isthmus, and seated between the two vast oceans of the universe, it is furnished on each side with excellent harbours, between the principal whereof lie the more easy and convenient passes between the one and the other sea. These ports and passes being possessed and fortified, may be easily secured and defended against any force, not only there, but that can possibly be found in those places which are not only the most convenient doors and inlets into, but likewise the readiest and securest means, first, of gaining, and afterwards for ever keeping the command of, the spacious South

Sea, which, as it is the greatest, so even, by what theory we already know, it is by far the richest side of the world. These ports, so settled with passes open, through them will flow at least two-thirds of what both Indies yield to Christendom, the sum whereof in gold, silver, copper, spices, saltpetre, pearls, emeralds, stones of value, and such like, will hardly amount to less than 30,000*l.* sterling yearly. The time and expense of the voyage to China, Japan, and the richest part of the East Indies will be lessened more than a half, and the consumption of European commodities soon be more than doubled, and afterwards yearly increased."*

Whether Paterson's plans and hopes were trustworthy or not is open to question; but they took the world of English commerce by surprise, and were gladly endorsed by the multitude of merchants and adventurers whose capital and energies were not already employed in the old-fashioned channels of Eastern trade. To the East India Company and its rivals, the Turkey and Muscovy Companies, of course, the new project was altogether distasteful, and to their united opposition must mainly be attributed its disastrous ending. "The gentlemen here," wrote Paterson on the 9th of July, 1695, "think that we ought to keep private and close for some months, that no occasion may be given to the Parliament of England to take notice of it in the ensuing session, which might be of ill consequence, especially as a great many considerable persons are already alarmed at it."† The caution was not unnecessary. During a very short time, as we have seen, the subscriptions to the Darien Company rose in London alone to 300,000*l.* The amount would doubtless soon have been very much greater but for the East India merchants and the 'great many considerable persons' who supported them. These opponents, however, were too much for Paterson. His plan was approved by

* *A Proposal to Plant a Colony in Darien*, printed by BANNISTER, vol. i., pp. 158, 159.

† *Darien Papers*, p. 3.

King William himself, and endorsed by some of his foremost ministers and shrewdest advisers, with Lord Halifax and John Locke at their head; but it was energetically denounced in Parliament as wildly fanatical in itself, and certain to bring about war with Spain by its tampering with the Spanish monopoly of Central American trade; and those arguments had sufficient weight to lead to the impeachment of Paterson and his chief fellow-workers before the House of Commons.* The impeachment was never carried through; probably it was never meant to be more than a threat; but it served its purpose, by frightening the English capitalists and deterring Londoners from taking any important share in the enterprise.

Therefore it was confined to Scotland, and Scotland was too poor or too inexperienced for the single-handed prosecution of so large an undertaking. Instead of the 300,000*l.* promised in London being added to, only a small portion of the amount was paid up, and months, not days, were needed for collecting as much in Scotland. A few large sums were tendered, Paterson's venture of 3,000*l.* being backed by contributions to a like amount from the Duchess of Hamilton and the Duke of Queensberry, Lord Belhaven, and Sir Robert Christie, the city of Edinburgh, and the city of Glasgow.† But most of the subscribers took shares of 100*l.* or so apiece; and in the Scotland of a hundred and seventy years ago there were not a great many men with even 100*l.* to spare. Not till the beginning of 1697 was an aggregate capital of 400,000*l.* subscribed, and even then there was some delay in prosecuting the schemes of the Company, owing to the difficulty of collecting stores and building ships at Edinburgh and Leith.‡

A very prudent man would not have embarked on the huge enterprise with so small a fund, and with the knowledge that when it was spent the revenues of Scotland would

* Bannister, vol. i., p. xlv. † *Ibid.*, vol. ii., pp. 265, 266.
‡ *Darien Papers.*

be pretty nearly exhausted. But Paterson, full of joy at the realization of his lifelong hopes, was naturally disposed to be somewhat imprudent. Therefore, from the handsome offices of the Company in Milne Square, Edinburgh, he boldly directed his operations, and made ready for the sailing of the first fleet in the spring of 1698, with himself as its commander, until an untoward circumstance robbed him of his supremacy, and virtually ruined the whole affair. It seems that a sum of 25,000*l.* was set apart for the purchase of stores at Amsterdam and Hamburg, and thither Paterson himself went to transact the business, having previously lodged the money in the hands of a London merchant, named James Smith. By so doing he thought to save the Company 2,000*l.* or more, consequent on the variations of exchange between Edinburgh and London. But the result was far otherwise. Paterson was in Hamburg near the end of 1697, when he heard that one of his bills upon Smith was dishonoured, and further inquiry showed that a large portion of the money —upwards of 8,000*l*—had been fraudulently made away with.*

That was a terrible blow to Paterson. His subsequent conduct in the matter gives notable evidence of his chivalrous character, just as his treatment by the directors of the Company clearly proves their meanness and unfitness for the responsibilities devolving upon them. A common man would have said, "I am very sorry, but I acted for the best, and am not chargeable with the defalcations of others." Paterson did otherwise. He practically took the whole blame upon himself. He represented that, 'by his engaging himself in the Company's service, leaving his own affairs abruptly, and thereby neglecting also other opportunities by which he might have advanced his fortune in England, he had lost more than the balance now due to the Company,' and was therefore unable at once to repay the whole amount. He was willing, however, to pay all he could, and for the rest, the

* Bannister, vol. i., p. xlviii.

directors were at liberty 'either to dismiss him out of the Company's service, allowing him time to recover some fortune or employment, and then, as he became able, he would pay by degrees; or to retain him in their service, and allow him some reasonable consideration out of the Company's first free profits, for his pains, charges, and losses in promoting the same, out of which allowance to be given him by the Company he doubted not in a few years to discharge the balance.'* The latter plan was urged, amid much praise of Paterson's energy and honesty, by two gentlemen to whom the question had been referred—Mr. Robert Blackwood, merchant, of Edinburgh, and Mr. William Dunlop, Principal of Glasgow College, who, according to a contemporary account, was 'distinguished by the rarely united excellencies of an eminent scholar, an accomplished antiquary, a shrewd merchant, a brave soldier, an able politician, a zealous divine, and an amiable man.'† "We are convinced," added these referees, "that Mr. Paterson's going along with the Company's intended expedition is, we will not say absolutely necessary, but may be very profitable and convenient, for these reasons: first, it is well known that for a considerable course of years he has applied himself to the knowledge of whatsoever doth principally relate to settlements, and certainly the advantage of his experience, reading, and converse must needs be very assisting to those whom the Company will think fit to intrust with the management of their affairs out of Europe; secondly, Mr. Paterson having certainly a considerable reputation in several places of America, and wherever the Company will settle, the account of his being there will doubtless be a means to invite many persons from the neighbouring plantations who are possessed with an opinion of him." ‡

* Bannister., vol. i., p. lii.

† Denniston, *Genealogies of Dumbartonshire*, cited by Bannister, vol. iii., p. 266.

‡ Bannister, vol. i., p. lv.

In that advice kindness and unkindness were mixed. The directors took the unkindness by itself, and aggravated it to the utmost. Paterson was deposed from his place as manager, and in the preparation of the expedition that quitted Leith on the 16th of July, 1698, he had no authoritative share; but he was sent with it in a subordinate capacity, the direction of the voyage and the plantation being intrusted to seven incompetent councillors, invested with equal powers.* That mad arrangement was in keeping with all the other plans for the undertaking. There was bad management of every sort; Paterson's persistent efforts to correct abuses and prevent disasters being as persistently thwarted by the ignorant and arrogant men in authority.

Before the ships started, Paterson represented that they were scantily supplied with bad provisions, and that the stores sent out for sale were not worth their freight.† But he was overruled both then and all through the tragic history of the expedition. Painful by reason of its monotony of sadness is his record‡ of the enterprise in which nothing was done as he wished and had purposed. "During the voyage," he says, "our marine chancellors did not only take all upon them, but likewise browbeat and discouraged everybody else. Yet we had patience, hoping things would mend when we came ashore. But we found ourselves mistaken; for, though our masters at sea had sufficiently taught us that we fresh-water men knew nothing of their salt-water business, yet, when at land, they were so far from letting us turn the chace, that they took upon them to know everything better than we. I must confess it troubled me exceedingly to see our affairs thus turmoiled and disordered by tempers and dispositions as boisterous and turbulent as the elements they are used to struggle with, which are at least as mischievous masters as ever they can be useful servants." Paterson's first effort was to induce the seven governors so to divide

* Bannister, vol. i., p. 55. † *Ibid.*, p. 178.
‡ *Darien Papers*, pp. 178–198.

their authority that each should be supreme ruler for a month, and he planned that the four more moderate and capable of the seven should be first in office. "In this time," he says, "I was in hopes that we might be able to make some laws, orders, and rules of government, and, by people's management in the time, be better able to judge who might be most fit to proceed for a longer time, not exceeding a year." The councillors, however, agreed among themselves, that each in succession should be chief for a week at a time. "I urged," Paterson reports, "that it would be to make a mere May-game of the government, and that it would reduce all things to uncertainty and contradictions; yet this determination of the rest was unalterable."

The first mischief resulting from this preposterous arrangement was the landing of the Company on 'a mere morass, neither fit to be fortified nor planted, nor indeed for the men to lie upon,' the only reason given for this being that thereby labour would be saved in supplying the colonists with water. After two months had been wasted, and many men had been weakened, if not killed, by their unhealthy situation, the colony was transferred to another part of the isthmus. Already, however, most of the provisions brought from Scotland had been eaten or lost. The colonists were in no condition for sowing and reaping for themselves. All their time was required in building houses and laying out grounds, negotiating with the native Indians, and protecting themselves from the jealous treatment of the Spanish settlers in the neighbourhood. Some futile public efforts were made to obtain provisions from Jamaica and other parts. Failing therein, many died of starvation, while many others fell victims to the fevers of the tropics. In half-a-year two-thirds of the party perished, and the remainder had to make their way, amid grievous disasters of all sorts, back to Scotland. Twelve hundred men went out in the gladness and hopefulness of youth and unembittered manhood, in the summer of 1698; a hundred and fifty miserable wretches

returned near the end of 1699, leaving the ruins of their settlement as a huge and ghastly tomb for the members of a second expedition, despatched in the previous August.

William Paterson was the greatest sufferer of all. He certainly did not go out 'flushed with pride and hope.'* But on the other hand, though miserably ill during many months, and afflicted by the loss of his wife and her infant son—the first wife, the widow Bridges, having died many years before—it is an error to say that 'his heart was broken, his inventive faculties and plausible eloquence were no more, and he seemed to have sunk into second childhood.'†

It was a second manhood into which the noble merchant-patriot—at that time only two-and-forty—entered with the beginning of the year 1700. "Thanks be to God," he wrote to one of his associates in the Darien enterprise, on the 6th of February, "I am wonderfully recovered, only a great cold and feverish humour oppress me at present, but I hope it will soon be over." Finding that he only had been thoroughly honest and devoted to their interests, the directors of the Company began to repent of their long ill-treatment. "They are exceeding hearty and sensible," he continued, "and do seem to make amends for any former neglect or defect. I comfort myself, hoping that at last the Almighty will make us glad according to the days wherein He has afflicted us; and in all my troubles it is no small satisfaction to have lived to give the Company and the world unquestionable proof that I have not had any sinister nor selfish designs in promoting this work, and that unfeigned integrity has been the bottom of it. How and what I have suffered in the prosecution thereof God only knows; and may the Almighty lay it no further to their charge who have been the cause! I have always prayed for this, but must needs confess I could never, since my unkind usage, find the freedom of spirit I do now."‡

* Macaulay, vol. viii., p. 216. † *Ibid.*, p. 225.

‡ *Darien Papers*, p. 259.

That freedom of spirit he used, as long as there was any hope, in striving to correct the errors of the first Darien exploits and lead to a successful colonization. Therein he failed, and Scotland suffered heavily from the loss of men and capital, although by no means so heavily as contemporary and subsequent critics have represented. Nothing but honour, however, is due to Paterson. If he erred at first, he erred because of his enthusiastic generosity and philanthropic zeal, too great to take a fair account of the difficulties in his way. If now he failed, he failed because others were not as disinterested and untiring as himself. But though his views were not adopted, honest men of all parties joined in showing respect to his superior honesty. The Scots, who thought themselves ruined by the failure of the Darien Company, honoured him as their benefactor. The English, who denounced the Company as a wanton piece of folly, joined praise of him with abuse of his associates. The paid hirelings of the Court, it is true, raked up old stories, and twisted them into new libels; but by King William and his ministers he was held in hearty esteem. In singular proof of this we find a letter from the Duke of Queensbury, the Royal Commissioner in Scotland, written on the 31st of August, 1700, showing that William had ordered some money to be sent to him in relief of the poverty to which his labour had brought him. "The poor man acts," he says, "with great diligence and affection towards the King and country. He has no bye-end, and loves this Government both in Church and State. He knows nothing yet of my having obtained anything for him; and I am a little embarrassed how to give him what I am allowed for him, lest his party in that Company should conceive an unjust jealousy of him, or he himself think that I intend as bribe that which is really an act of charity."*

Just three weeks later the Duke of Queensbury reported in another letter that 'Mr. Paterson, the first person

* *State Papers and Letters Addressed to William Carstares* (Edinburgh, 1774), p. 631, cited by BANNISTER, vol. i., p. xcii.

that brought the people of Scotland into the project of Caledonia, was writing such things as it was hoped might create some temper of moderation among them.'* This was a volume of *Proposals and Reasons for constituting a Council of Trade*, published in 1701, for a long time attributed to John Law, but now clearly proved † to have been written by Paterson. In this work the merchant set himself, in excellent spirit, to suggest plans for repairing the mischief which his Darien scheme had done to Scotland, and to propound much else full of patriotism and good sense. The establishment of a sort of merchants' parliament, with vast legislative and executive powers on all commercial matters, was not very wise or feasible; but the general purport of the tract was admirable. In Paterson's judgment, Scotland needed intellectual and moral, as well as commercial advancement. The political troubles of the country during the disastrous hundred years following on the accession of James the First had not been beneficial to it. "Although a great and capable genius," he urged, "be a kind of metal that can never be so well-tempered as by and in the furnace of affliction, yet the meaner and more abject sort of spirits, instead of being better or further improved, are rather the more depressed and crushed thereby. Instead of growing more wise, prudent, patient, constant, careful, diligent, meek, and easy in themselves and with others, they become more hardened, presumptuous, conceited, rash, unthinking, and uneasy, or otherwise more mean, abject, heartless, and stupid." But wretched, indeed, was the country in which this state of things lasted for ever; and it was with the view of helping his own nation out of so great a mischance that Paterson wrote, in the hope, as he said, "that the many and various exercises we have lately met with will have the better and not the contrary effect, and prove only necessary preparatives,

* *Carstares Papers*, p. 655.

† By Mr. Saxe Bannister, who has reprinted the treatise with an interesting Preface, vol. i., pp. cxxxiv.–cxxxix., 1–105.

the better to fit the people of this kingdom for some glorious success to come; that after a lethargy of near an age they will now be effectually roused up, and that their sense and genius in matters of trade shall be capable of mounting somewhat higher than the aping a few of the worst, meanest, and most pernicious shifts and mistakes of some of our most trading neighbours; that contrariwise our hearts will be enlarged in proportion to the weight and consequence of what we have in hand, and the favourable occasions that offer at home and abroad; and that by the means thereof we may have the glory as well as the comfort of taking more care of the next generation than the last has done of us, and of putting our country in the way of regaining in the next century what it has lost in this." *

The details of Paterson's proposals are too elaborate to be here set forth. Their general character, and the nature especially of their impracticable parts, may be gathered from a satirical letter written at the time to William the Third's confidential secretary. "The design," we are there told, "is a national trade, so that by it all Scotland will become one entire company of merchants. It proposes a fund of credit by which in two years to raise above 300,000*l.* sterling. With this stock they are, first, to trade to both the Indies and to the colonies, on the terms of the Act establishing their Company; second, to raise manufactories throughout the kingdom; third, to pursue their fishery to greater profit in all the markets of Europe than any other fishing company in Christendom can do; fourth, to employ all the poor in the nation, so that in two years there shall not be one beggar seen in all the kingdom, and that without any act of slavery; fifth, to pay back to any subscribers to the African stock his money, if demanded, so that nobody can complain of any loss that way."†

Paterson never forgot his Darien project. He was faithful to all his old plans for the benefiting of mankind. Some of

* Bannister, vol. i., pp. cxxxviii., cxxxix. † *Carstares Papers*, p. 63.

them, especially the plan of the Bank of England, had had wonderfully good effect; but the financial and political troubles amid which William's reign was ended, disheartened him as well as all other earnest men. "In the last months of the life of this great but then uneasy prince," he wrote to the Lord Treasurer Godolphin on the 12th of December, 1709, in a very valuable letter, showing, as it does, how influential was his position even in this time of poverty and apparent disgrace, "I had access to him, when, finding him in much perplexity and concern about the state of his affairs, I took opportunity to represent to him that his misfortunes did not so much proceed from the variable tempers or humours of his people, as some pretended, but rather from the men of his house, or those he had trusted with his business, who, either for want of capacity or experience, or that they preferred themselves to him, had brought the affairs of the kingdom into such confusion as made his subjects uneasy; and now at last, instead of removing the causes of complaint, they had presumed to employ his treasure and authority to silence the complainers;—that, as matters stood, there were no reins of government, no inspection, no inquiry into men's conduct; every man did as he pleased, for nobody was punished, nor indeed rewarded according to merit; and thus his revenue was sunk, and his affairs in the utmost confusion. He owned this, but asked for remedies. Upon which I proposed that, in the first place, he should put the management of the revenues on the right footing, without which all other remedies would prove ineffectual. The first step towards reforming his revenue was that of restoring the public credit, by making provision of interest for all the national debts, and by taking care for the time to come such should be granted as to prevent further deficiency. The course of the Treasurer and Exchequer should be so regulated, both in receipts and payments, as to render them easy to be understood, and so certain and prudent as to leave no room for fraud or ill practices in time to come. In order to

this, I proposed that a method of inquiry and inspection from time to time into the behaviour of all men concerned in the revenue be laid down and nicely executed. Thus I showed him that he would quickly get out of debt, and at least a fourth part of the revenues would be saved hereafter. The next thing I proposed to him was the seizing upon the principal posts in the West Indies,"—a modification of the old Darien scheme, about which enough has already been said and quoted. "The third thing I proposed was an union with Scotland, than which I convinced him nothing could tend more to his glory, and to render this island great and considerable. The fourth thing I proposed—and which I told him was to be done first, in order to the restoring his authority, and showing to the world that for the time to come he would no more suffer such a loose and unaccountable administration as his being a stranger to men and things here had forced him to wink at hitherto—was a present commision of inquiry, by which he would see how and by whom his affairs had been mismanaged, and who they were who, under pretence of mending matters, perplexed and made them still worse, and in particular would be able to point out how far the present debts did arise from mismanagement or from the deficiencies of the funds. I spoke much to him of the nature of this commission, with which, and the other proposals, he seemed extremely satisfied, as is evident by his last and memorable speech, in which he earnestly recommends the retrieving of the public credit, and offers his concurrence to all such inquiries as should be found necessary; and it is plain, by the seventh article of the Grand Alliance, and his messages to the two Houses of Parliament, how much he laid to heart both the affair of the West Indies and that of the Union."*

Of this very noteworthy letter—interesting both as an important link in the man's own biography, and as a contribution to the general history of the country—the most

* *Inquiry*, in BANNISTER, vol. ii., pp. 75–77.

noteworthy part is that referring to the union of England and Scotland. To this great end Paterson's mind had been steadily advancing since the disastrous close of his Darien expedition. He saw in it the best, perhaps the only, means of breaking down the jealousies of the two nations, and of making possible their full development, commercial, political, and moral. And though contemporary writers did scant justice to the merchant, and modern historians have altogether forgotten him, facts show that no other single man contributed as largely to this glorious result as William Paterson, the visionary and the pauper.

For some years from this time Paterson was in and out of London, living chiefly at a house in Queen Square, Westminster, writing many tracts on miscellaneous subjects of importance, and planning the formation of a valuable library of trade and finance for the use of merchants and all concerned in the commercial welfare of the island,* but working chiefly on behalf of the Union. Almost the last thoughts of King

* "My collection," he says, "gives some better idea than what is generally conceived of the tracts or treatises requisite to the knowledge and study of matters so deep and extensive as trade and revenues; which, notwithstanding the noise of so many pretenders as we have already had, and are still troubled with, may well be reckoned never yet to have been truly methodized or digested—nay, nor perhaps but tolerably considered by any. Trade and revenues are here put together, since the public (or, indeed, any other) revenues are only parts or branches of the income or increase by and from the industry of the people, whether in the way of pasture, agriculture, manufactories, navigation, extraordinary productions or inventions, or by all of them. So that to this necessary (and it is hoped now rising) study of trade, there is not only requisite as complete a collection as possible of all books, pamphlets, or schemes, merely and abstractedly relating to trade, revenues, navigation, useful inventions or improvements, whether ancient or modern, but likewise of the best histories, voyages, discoveries, descriptions and accounts of the states, interest, laws and customs of countries. From thence it may be clearly and fully understood how the various effects of wars and conquests, fires and inundations, plenty and want, good or bad direction, management or influence of governments, have more immediately affected the rise or declension of the industry of a people, whether home or foreign."—BANNISTER, vol. iii., pp. 47, 48. Paterson's list comprises four hundred and forty-two books and pamphlets, all the important works that had appeared up to that time, still the infancy of commercial literature.

William were on behalf of this noble business; and it was one of the few matters in which Queen Anne's ministers were willing to follow the lead of their predecessors. Paterson was throughout the guiding genius. A proper account of his work, however, cannot be given here. It would involve a re-telling of a large portion of English and Scottish history during the early years of Anne's reign. All through those years we see Paterson in busy conference with the leading statesmen of both countries. On one day he is writing a quire of notes for Secretary Godolphin's consideration; on another he is explaining and adding to them in person. At one time he is arguing down the prejudices of Englishmen; at another he is showing Scotchmen how groundless are their fears. During these years he was generally to be found in London; but often, especially in the autumn of 1706, he was in Edinburgh as Commissioner from the English Government. In September and October, 1706, he wrote five letters, or treatises, which, according to an impartial contemporary, 'cleared the understanding of some dubious, though well-meaning people, who were deluded, misinformed, and carried away by the surmises of scribblers making it their business to perplex, and, if possible, cause the Union to shipwreck in the very harbour where, in all appearance, it ought to have been protected; and bore such weight with the committees appointed to examine the several matters referred to them, that we may, without flattery, say they were the compass the committees steered by.'* "Not any sort of league, confederacy, limitation, agreement, or bargain, or, indeed, anything less or below a complete Union," said Paterson himself in a longer work on the subject,† published

* Bannister, vol. iii., p. 4.

† *An Inquiry into the Reasonableness and Consequences of an Union with Scotland; containing a brief Deduction of what hath been Done, Designed, or Proposed, in the matter of the Union during the last Age; a Scheme of an Union, as accommodated to the Present Circumstances of the Two Nations; also, States of the respective Revenues, Debts, Weights, Measures, Taxes, and Imposts, and of other Facts of Moment;* in vol. i. of Mr. Bannister's Collection, pp. 165–251.

in this same year, 1706, "can introduce the good which may be justly expected therefrom, or effectually deliver these nations from the mischiefs and inconveniences they labour under and are exposed unto for want thereof. Nothing less than a complete Union can effectually secure the religion, laws, liberties, trade, and, in a word, the peace and happiness of this island. And since, by the blessing of God, a happy occasion now offers for completing this great and good work, not in humour or in rage, but in cool blood, with reason and understanding, it is hoped that, after all the troubles, hazards, and distresses of these nations for want thereof, an Union shall in their temper and disposition be concluded, to the glory and renown of our excellent Queen, common benefit and general satisfaction of all her subjects, who, as having but one interest and inclination, may for ever after be of one heart and one affection."*

Not altogether to the glory and renown of excellent Queen Anne, or to the common benefit and general satisfaction of her subjects; yet, as soon as national jealousies had been overcome, to the immense advantage of both nations, the Union was agreed upon, and the separate States of England and Scotland were merged into the Kingdom of Great Britain on the 1st of May, 1707. The last act of the Scottish independent Parliament, dissolved on the 25th of March, was to declare that William Paterson, Esquire, deserved a great reward for his efforts in promoting the Union, and formally, on that account, to recommend him to her Majesty's favour.† Noteworthy evidence of the merchant's influence, and of the esteem in which he was held by all parties, is in the fact that by the Dumfries burghs, so full of unreasonable discontent at this very Union that they almost became the scene of civil war, he was elected their representative in the first United Parliament. But there was blundering in the election, and Paterson seems to have never sat in the House of Commons.‡

* Bannister, vol. ii., pp. 249, 250. † *Ibid.*

‡ *Ibid.*, vol. i., p. cix.; *Journals of the House of Commons.*

About his movements during the ensuing years we have no very precise information. That he was busy, as he had been through all the earlier years of his life, devising plans for the benefiting of society, is sufficiently shown in the numerous writings from which some passages have been already cited. While he was working on behalf of the Union, he found time for the preparation of numerous tracts, all very sensible and very manly, on the National Debt, and on systems of auditing public accounts, on free trade and taxation, and the like;* and when his political duties were over he had leisure for closer attention to the financial and commercial topics that were his special study. At a time when the National Debt was a new thing, it was no idle undertaking to attempt its redemption, and to preach the duty of compelling each year and each enterprise to pay its own costs,

* This is Mr. Bannister's enumeration of the works of Paterson, so far as he has been able to identify and fix them :—

1690. Portions of a Tract on the Government of the West Indies.
1691. Plan of the Hampstead Waterworks Company.
1692. Evidence before the House of Commons on Public Loans.
1694. Two Tracts on the Bank of England.
1695. The Scottish Act of Parliament on Darien.
1695. Letters on Darien.
1696. Tracts on Coin and the Stoppage of the Bank of England.
1699. Report on the Disasters of Darien.
1700. Paper on the Revival of the Darien Colony.
1700. Tract on the Social Progress of Scotland, or his "Proposals of a Council of Trade," attributed erroneously to John Law.
1701. Tract on the National Debt.
1701. Tract on Auditing the Public Accounts.
1701. Memoir on Free Trade, and on British Settlements in Central America.
1702. Paper on Taxation.
1706. Wednesday Club Dialogues on Legislative Unions of Great States.
1706. Letters on the Union.
1706. Paper on the Revenue of England and Scotland.
1709. Papers, &c., on his Indemnity.
1709. Letters to Lord Treasurer Godolphin, on Taxation.
1710. Paper on Toleration.
1716. Paper on Redeeming the National Debt.
1717. Wednesday Club Dialogues, on the Results of the Union, and on Reducing the National Debt.

without fastening a burden on posterity. This was one of Paterson's chief employments during the later years of his life, and it was no small disappointment to him to find that the foolishness and wrong-doing of Queen Anne's ministers, and the recklessness of the more important leaders of the English people, subverted the objects he had at heart. "Upon the whole," he said, in the memorial addressed to Secretary Godolphin on his interviews with William the Third, from which we have already quoted, "instead of the valuable securities and advantages we might have justly expected from a sincere and vigorous prosecution of these wise and solid measures of the King, we have seen the then national debts of fifteen or sixteen millions, so far from being diminished, that they are near, if not quite, doubled; the public revenues almost wholly sold and alienated, and yet about one-third of new debts still without funds for paying them; heavy bills and other such deficient credit at twenty or twenty-five per cent. discount, and in danger of falling still lower, with all the other parts of the public credit in proportion,—disorders which must still increase, if any considerable part of future supplies should be raised by anticipations on remote and doubtful funds; our home industry and improvements under insupportable difficulties; most of the branches of our foreign trade so overcharged as to amount to a prohibition; not only our reasonable designs to the West Indies, but even navigation itself, and our proper plantations and acquisitions abroad abandoned or neglected; our enemies suffered to carry away many millions which might have been ours; and the true spirit of the Union, with the great advantages that would otherwise have naturally followed upon it, stifled and suppressed."* "At the Revolution," he said again, "it was expected that these disorders would have been effectually redressed, but instead of this the confusions of the revenues have grown greater than in any time before, nay, to such a degree, that the throne hath been thereby shaken,

* *Inquiry*, in BANNISTER, vol. ii., p. 78.

the public credit hath been violated, the coin adulterated, high premiums and interests allowed, scandalous discounts made necessary, navigation, with foreign and domestic improvements discountenanced or abandoned, frauds and corrupt practices in the trade and revenues rather countenanced than discouraged, and those few who endeavoured or performed anything towards the amendment or reforming these or such-like disorders oppressed or neglected."*

Oppression and neglect, without doubt, were the lot of William Paterson. Sorely troubled at the failure of his hopes for the general welfare and financial dignity of Great Britain, he had cause enough for trouble on his own account. Impoverished long ago by the fraud of his agent in the Darien enterprise, which, with an honourable feeling rare indeed among the men of his time, he resolved to consider as a debt of his own, and deeply chagrined at the disastrous issue of the whole enterprise, he continued a poor man till very near the end of his life. The pressure of business, which he felt called upon to undertake on behalf of his country and the public welfare, prevented him from resuming the mercantile pursuits by which he might easily have enriched himself; and the Queen and State whom he served with all his powers gave him no recompense. At the time of the Darien failure, the Scottish Parliament had promised him indemnity for his losses therein; and in 1707 it was enacted that 'in regard that, since his first contracts, the said William Paterson hath been at further expenses, and sustained further losses and damages, the Court of Exchequer of Scotland should take account thereof, and likewise of his good services and public cares, and make a full and fair report thereof to her Majesty.'† But nothing was done. "The dependence I have had upon the public," Paterson said, in a plaintive letter to Secretary Godolphin, dated the 4th of April, 1709, "for a settlement in its service, or in some way or other to have a recompense for what I have

* Bannister, vol. ii., p. 74. † *Ibid.*, vol. i., p. cix.

done for near seven years of her Majesty's reign, besides former losses, hath at last so reduced me and my family, that without a speedy provision and support from her Majesty, I must unavoidably perish." Therefore he asked the Secretary to lay before the Queen a petition detailing his various services under the State, and their influence on the affairs of the country: "by which so long-continued troubles and expensive proceedings," he urged, "your petitioner is rendered unable to subsist, or to extricate himself from the debts and difficulties wherein he is thereby involved, without your Majesty's special care and protection."* Still nothing was done. 'There are two reasons why men of merit go unrewarded,' said a contemporary historian, writing in 1711. 'Busybodies have more impudence, and get by importunity what others deserve by real services; and those at the helm are often obliged to bestow employment on their supporters without any regard to merit.'† Therefore Paterson, without influence among the place-givers, and too true a patriot to desist from the good work because of his employers' ingratitude, was forgotten; and many besides the writer just cited had to complain that 'this great politician, the chief projector of the Bank of England, the main support of the Government, very instrumental in bringing about the Union, and the person chiefly employed in settling the national accounts, should be so disregarded that the sums due to him were not paid.'‡ He lived as cheaply as he could, doing his utmost to continue in honourable independence. We are told, among other things, of an advertisement in one of the old journals inviting pupils to his classes in mathematics and navigation.§ But he could not keep himself out of debt. Paul Daranda, the great merchant, his former associate in the establishment of the Bank of England and other good works,‖ received 1,000*l.*, in 1719, in payment for the

* Bannister, vol. iii., Preface.

† Boyer, *Political State* for 1711, cited by Bannister, vol. i., p. cxiv.

‡ *Ibid.* § Bannister, vol. i., p. cx. ‖ *Ibid.*, vol. i., p. cxl.

help given to him in the support of his step-children—children of his own Paterson seems not to have had, with the exception of the infant who died at Darien—and other debts were faithfully repaid by him as soon as he was able.*

That, however, was but a little while before his death. 'A memorial of Mr. Paterson,' a document of great interest, both personal and public, addressed to George the First soon after his accession, tells how, "with much pain and expense, he hath already made considerable progress towards a proper return or representation of some public affairs of the greatest consequence, particularly of the taxes, impositions, and revenues of Great Britain, with the anticipations and debts charged and contracted therein during the last twenty-six years, amounting to about fifty millions sterling. This scheme is to demonstrate in what cases those impositions may be rendered more easy to the subject, yet the revenues greatly improved; whereby, of course, this immense debt will be sooner and more easily discharged. But the great expense he hath been at in the last twenty-three years in things relating to the public service, and the non-payment of a considerable sum of the equivalent-money, detained from him for several years by a violent party, disables him at present from completing this design. Former neglects of these and like things, make it no easy matter soon to put them in any tolerable light. However, 500*l.* or 600*l.* present supply, would enable him to go forward with this great work till further provision be found proper."† That modest request, made in March, 1715, was promptly answered by a parliamentary vote, passed in the following July, which assigned to him 18,000*l.* as in-

* Some blame has been thrown upon Daranda for his supposed treatment of Paterson's heirs; apparently without foundation. Daranda was Paterson's steady friend from 1691, when they were associated in the Hampstead Waterworks Company, till Paterson's death in 1719. He himself lived on till 1729.

† Bannister, vol. i., p. cxix., citing a document in the Record Office.

demnity for the many and heavy expenses he had been put to in the service of the State.*

The gift, if gift it may be called, was well-timed. It enabled Paterson to pay all his debts, reckoned to have amounted to something like 10,000*l.*, and it encouraged him to the writing of his last and most valuable work, *An Inquiry into the State of the Union of Great Britain, and the Past and Present State of the Trade and Public Revenues thereof*, published in 1717. It contained suggestions for the reduction of the National Debt, which George's statesmen were not wise enough to adopt, and which so offended 'the meaner sort of dealers in the public funds,' the dishonest stock-jobbers of those days, that they burnt it in front of the Royal Exchange. But it also contained other suggestions, about exchequer bills and public credit, excise duties and taxes, which were made the basis of many important financial changes, and the means of saving vast sums of public money, besides contributing greatly to the national honour.

Those reforms were seriously checked, and Paterson's last days were painfully embittered, by the strange favour accorded by the world to his famous kinsman's pernicious teachings. Cruellest of all the slanders with which the fair fame of Paterson has been sullied, is that which connects him with the schemes of John Law of Lauriston, his junior by thirteen years. Between the two men there was some sort of cousinship; and Law, the goldsmith's son of Edinburgh, doubtless spoke the truth when he told Montesquieu that he traced his skill in the jugglery of figures to the lessons taught him by Paterson's Bank of England, in 1695. But we have no evidence of intercourse between them, while there is abundant proof that Paterson was the foremost opponent of Law's visionary and dishonest projects. In 1705, when Law made his first experiment in the financial speculations that reached perfection in the Mississippi scheme, by addressing to the

* Bannister, vol. i., p. cxxi.

people of Edinburgh 'two overtures for supplying the present scarcity of coin and improving trade, and for clearing the debts due by the Government to the army and civil list by issuing paper money,' Paterson issued two able pamphlets showing the mischief of that and all other 'imaginary projects,' and maintaining that there would be no national credit without solid cash, and no national progress without persevering industry.* These maxims he adhered to all through his life. It is true that he looked with favour upon the South Sea Company before it was converted into the South Sea Bubble, and, having no funds of his own, agreed to his friend Daranda's investing 4,000*l.* in it; but he heartily disapproved of John Law's reckless conduct in France, and of the infatuated liking with which in later years he came to be regarded in England.†

The consummation of that saddest and maddest of all financial follies William Paterson did not live to see. On the third of July, 1718, 'at the Ship tavern, without Temple Bar, about four in the afternoon,' he made his will, therein providing that all his debts should be paid, and the residue of his property, about 6,400*l.*, be divided among his step-children, his nephews and nieces, and his 'good friend Mr. Paul Daranda,' who was to act as executor.‡ He died at the age of sixty-one, in the following January, 1719.§

A whole volume would be too short for a thorough exposition of his great talents and greater honesty, his untiring patriotism and persistent devotion to everybody's welfare but his own, and for even the briefest setting forth of the good influence that his commercial and financial teaching had upon the future trade of England; but enough has been said to justify

* Bannister, vol. ii., pp. xli.–lxii.

† *Ibid.*, vol. i., p. cxliii.

‡ *Ibid.*, vol. i., p. cxl.–cxli.

§ His will was "proved in Doctors' Commons, 22nd January, 1719, o. s." —Bannister, *William Paterson, His Life and Trials* (Edinburgh, 1858), p. 427.

the praise given to him by his friend Daniel Defoe, as "a worthy and noble patriot of his country, one of the most eminent in it, and to whom we owe more than ever he'd tell us, or I am afraid we'll ever be sensible of, whatever fools, madmen, or Jacobites may asperse him with." A merchant prince he is hardly to be called, if worldly wealth and the honour of the contemporaries for whom he worked are necessary attendants upon such an one; but if rare intelligence and rarer honesty, native worth and the wisdom that comes of experience, are to be taken account of, few, indeed, among the worthies of England or of any foreign country have better right to the distinction than this beggared adventurer and forgotten benefactor.

CHAPTER XVII.

JOHN BARNARD OF LONDON.

[1685—1764]

THE establishment of the Bank of England in 1695 marks a new era in our commercial history. But the financial wisdom, with William Paterson for its chief exponent and Charles Montague, Earl of Halifax, for its foremost patron, that organized that institution, had to fight against the financial folly that had its full development in the South Sea Bubble of 1720. For some thirty years before that climax the folly was steadily gaining influence in England, and most of all in London. Of Chamberlayne's and Briscoe's wild projects for a land-bank, and of Paterson's work in denouncing them, in 1691 and later years, we have already seen something. At the same time there were started a great many other projects for every conceivable sort of money making. 'Some of them,' according to a contemporary authority, 'were very useful and successful whilst they continued in a few hands, till they fell into stock-jobbing, now much introduced, when they dwindled into nothing. Others of them, and these the greater number, were mere whims, of little or no service to the world. Moreover, projects, as usual, begat projects; lottery upon lottery, engine upon engine, etc., multiplied wonderfully. If it happened that any one person got considerably by a happy and useful invention, the consequence generally was that others followed the track, in spite

of the patent; thus going on to jostle out one another, and to abuse the credulity of the people.' 'London at this time,' says another historian of the year 1698, 'abounded with many new projects and schemes promising mountains of gold, the Royal Exchange was crowded with projects, wagers, airy companies of new manufactures and inventions, and stock-jobbers and the like.'* In that year, indeed, stock-jobbing became so extensive a business that it had to find a separate home in 'Change Alley. The business advanced each year, in spite of the angry but well-merited denunciation of it in Parliament and the pulpit, in learned treatises and vigorous pamphlets without number. 'It is a complete system of knavery,' we read in one work, 'founded in fraud, born of deceit, and nourished by trickeries, forgeries, falsehoods, and all sorts of delusions, coining false news, whispering imaginary terrors, and preying upon those they have elevated and depressed.'† 'The stock-jobbers,' says another, 'can ruin men silently; they undermine and impoverish them, and fiddle them out of their money by the strange, unheard-of engines of interest, discount, transfers, tallies, debentures, shares, projects, and the devil and all of figures and hard names.'‡ 'The poor English,' writes a third, 'run a-madding after new inventions, whims, and projects; and this ingredient my dear countrymen have—they are violent and prosecute their projects eagerly.'§ When all business was regarded as a game of chance, in which the professed money-makers played with loaded dice, it is not strange that senseless speculations of all sorts should be wildly entered upon. 'Several evil-disposed persons,' it was averred in an Act of Parliament passed in 1698, 'for divers years last past have set up many mischievous and unlawful games, called lotteries, not only in the cities of London and West-

* ANDERSON, vol. ii., p. 642.

† Cited by FRANCIS, *Chronicles and Characters of the Stock Exchange* (London, 1851).

‡ *Ibid.*, p. 29.

§ *Ibid.*, pp. 29, 30.

minster and in the suburbs thereof and places adjoining, but in most of the eminent towns and places in England and Wales, and have thereby most unjustly and fraudulently got to themselves great sums of money from the children and servants of several gentlemen, traders, and merchants, and from other unwary persons, to the utter ruin and impoverishment of many families, and to the reproach of the English laws and government.'

But before long the English Government itself proceeded to organize the most gigantic lottery ever known. In 1711, Robert Harley, Earl of Oxford, and Lord Treasurer, finding the State burdened with 10,000,000*l.*'s worth of debts and deficiencies, hit upon a wonderful expedient for tiding over the difficulty. He saw that people's heads were turned by the exaggerated talk of buccaneers and other roving adventurers respecting the boundless wealth to be obtained by search and settlement in the seas and coast-land of South America. Therefore he procured an Act of Parliament appointing that, 'to the intent that the trade to the South Seas be carried on for the honour and increase of the wealth and riches of this realm,' a company should be formed, having for its members all those to whom the State was indebted, with the exclusive privilege of trading, colonizing, and fighting in the southern seas from Tierra del Fuego to the northernmost part of South America. The Company was to be aided by State influence, and, if necessary, by the protection of the British army, besides having various profitable imposts assigned to it. In this way, it was represented by Harley and his associates, the public creditors would obtain interest for their loans without any expense to the nation, and some money, it was even hoped, would be saved, to go towards a fund for sinking the national debt.*

The Company was straightway formed, and had a quiet and tolerably harmless existence till 1720, 'a year,' says the contemporary historian, 'remarkable beyond any other

* Anderson, vol. iii., pp. 43–46.

which can be pitched upon for extraordinary and romantic projects, proposals, and undertakings, both private and national, and which therefore ought to be had in perpetual remembrance, as it may serve for a perpetual memento to legislators never to leave it in the power of any hereafter to hoodwink mankind into so shameful and baneful an imposition on the credulity of the people, thereby diverted from their lawful industry.'* In 1719 Law's Mississippi scheme had been at its height in France, and that example gave unheard-of success to a like project of the South Sea Company's. The Company proposed to buy up the whole national debt, and liquidate it by means of paper money, and the proposal, after some competition on the part of the Bank of England, was accepted.

Thereupon ensued a scene of turmoil and disaster unparalleled in commercial history. Its general character is well known. The South Sea stock rose to a fabulous value, and the success of this wicked speculation encouraged a crowd of others as wicked. 'Any impudent impostor,' says the historian, speaking from his own observation, 'whilst the delusion was at its greatest height, needed only to hire a room at some coffee-house or other house near Exchange Alley for a few hours, and open a subscription book for somewhat relative to commerce, manufacture, plantation, or some supposed invention, either newly hatched out of his own brain or else stolen from some of the many abortive projects of former times, having first advertised it in the newspapers of the preceding day, and he might, in a few hours, find subscribers for one or two millions, in some cases more, of imaginary stock. Yet many of those very subscribers were far from believing those projects feasible. It was enough for their purpose that there would very soon be a premium on the receipts for those subscriptions, when they generally got rid of them in the crowded alleys to others more credulous than themselves.'† It was nothing uncommon for shares to be

* Anderson, vol. iii., p. 91. † *Ibid.*, vol. iii., p. 102.

sold at ten per cent. more on one side of Change Alley than on the other, or to rise a hundred per cent. in value in the course of a few hours. At one time the South Sea 100*l.* shares were to be sold for 1,000*l.*, while East India stock rose from 100*l.* to 445*l.*, and African stock from 23*l.* to 200*l.* The 10*l.* shares of a York Buildings Company attained the fictitious value of 305*l.*, and the shares of a Welsh Copper Company, without having a penny of real capital, originally valued at 4*l.* 2*s.* 6*d.* per cent., could hardly be bought for 95*l.* There is extant a list of nearly two hundred principal bubble companies started in this year of bubbles, 'none of which were under a million, and some went as far as ten millions.' One was designed to make salt water fresh; another, to furnish merchants with watches; a third, to discover perpetual motion; a fourth, to plant mulberry-trees and breed silkworms in Chelsea Park; and a fifth, 'to import a number of large jackasses from Spain, in order to propagate a larger kind of mules in England.' So preposterous were the many of the *bonâ fide* schemes that one knows not whether it was in jest or in earnest that an advertisement was issued announcing that 'at a certain place, on Tuesday next, books will be opened for a subscription of two millions for the invention of melting saw-dust and chips, and casting them into clean deal boards, without cracks or knots.'*

Well might Newton say, when asked what all this would end in, that "he could calculate the motions of erratic bodies, but not the madness of a multitude." Men had not long to wait, however, before the issues were clear to every one; grievous ruin to thousands upon thousands of innocent and foolish speculators, great stagnation to the general commerce of England, and an ugly blot upon the national honour. The clever few of course gathered vast wealth from the losses of the many. Among these the most conspicuous of all was Thomas Guy, famous for his employment of the fruits of his gambling in the construction of the hospital in Southwark

* Anderson, vol. iii., p. 92–120.

that bears his name.* But Guy stood almost alone in his charity. Selfishness led his companions to embark in the

* Mr. CHARLES KNIGHT, in his *Shadows of the Old Booksellers* (London, 1865), has lately said a good deal in correction of current mis-statements about the life and character of Guy. The son of a Thames lighterman, who left him an orphan at the age of eight, he was born in 1644. In 1660 he was apprenticed to a bookseller in Cheapside. In 1668, just after the Great Fire, he began business on his own account as master of a little shop 'near Stocks Market,' at the corner of Cornhill and Lombard Street. The office of King's printer, carrying with it a monopoly in the printing of Bibles, having continued in one careless family for more than a century, the volumes had come to be so 'very bad, both in letter and in paper,' that they were hardly legible. Guy was the most enterprising of several booksellers who started a profitable trade in Bibles, printed in Holland. 'But this trade,' says Maitland, 'proving not only very detrimental to the public revenue, but likewise to the King's printer, all ways and means were devised to quash the same; which, being vigorously put in execution, the booksellers, by frequent seizures and prosecutions, became so great sufferers that they judged a further pursuit thereof inconsistent with their interest.' Guy found it his interest to abandon the trade very early. He made a compromise with the monopolists and obtained leave to print Bibles in London, with types imported from Holland. Thereby he soon grew rich. Mr. Knight mistrusts the common stories of his stinginess, and finds him guilty of nothing but 'the most scrupulous frugality.' He boldly denies the other stories to the effect that he made a great part of his wealth by buying as cheaply as he could the paper with which it was the custom to pay sailors, and then converting them into money at something like their real value. That, says Mr. Knight, was a practice of Charles the Second's day, but not of Queen Anne's. Guy doubtless enriched himself partly by the sale of Bibles, and yet more by investing the profits of that sale in the buying of Government stock and other lawful ways of making money on 'Change. In 1720 he spent 45,500*l.* in buying South Sea stock at 120*l.* for the 100*l.* share. He began to sell out when the shares were worth 300*l.*, and disposed of the last of them for 600*l.* apiece. In that year, however, he was seventy-six years old, and he had long before become famous for his wealth. It is clear that, apart from penuriousness in his personal affairs, he was willing to use freely his wealth, however gotten. 'As he was a man of unbounded charity and universal benevolence,' says Maitland, 'so was he likewise a great patron of liberty and the rights of his fellow subjects; which to his great honour, he strenuously asserted in divers Parliaments, whereof he was a member.' He sat in the House of Commons, as member for Tamworth, from 1695 to 1707. In 1705 he built some almshouses at Tamworth. In 1707 he added three new wards to St. Thomas's Hospital, and in 1720 his South Sea gains encouraged him to buy ground for a new building. Guy's Hospital, completed very soon after his death in 1724, cost 19,000*l.* in erection, and was endowed by him with 220,000*l.*

wild speculations of the day, and those who prospered by the enterprise were selfish to the end, and nothing but mischief sprang from their work. "The many bad consequences of stock-jobbing are well known," said the worthiest London merchant then alive, addressing the House of Commons in 1733, "and it is high time to put an end to that infamous practice. It is a lottery, or rather a gaming-house, publicly set up in the middle of the city of London, in which the heads of our merchants and tradesmen are turned from getting a livelihood by the honest means of industry and frugality, and are enticed to become gamesters by the hope of getting an estate at once. It is not only a lottery, but one of the very worst sort, because it is always in the power of the principal managers to bestow the benefit tickets as they have a mind. The broker comes to the merchant and talks to him of the many fatigues and dangers, the great troubles and small profits that are in his way of trade; and after having done all he can to put him out of conceit with his business, which is often too easily effectuated, he proposes to dig for him in the rich mine of Exchange Alley, and to get more for him in a day than he could get by his trade in a twelvemonth. Thus the merchant is persuaded. He engages; he goes on for some time; but never knows what he is a doing, till he is quite undone."*

Therefore the wise and good men of the time set themselves, heart and soul, to the prevention of stock-jobbing, the leader of the crusade being Sir John Barnard, the speaker of the words just cited. Barnard was at that time eight-and-forty years of age. He had lived through all the time of bubble agitation and, holding aloof from it as very few besides himself had the good sense and the courage to do, had steadily gained wealth and influence to be used for the good of his fellows as soon as the excitement had subsided enough for him to find listeners and followers.

He was born at Reading, his parents being Quakers, in

* *Gentleman's Magazine*, vol. iii. (1733), pp. 673, 674.

1685. 'The integrity of his mind and the strength of his intellect were very early remarkable,' we are assured by the friend who wrote the scanty memoir that tells us nearly all we know of his personal history.* 'Even his playmates were so struck therewith as to choose him, when a child, their chancellor in the little differences they had with each other, and to abide satisfied with his decision.'

That may be idle praise; but there can be no doubt about the rare talent and yet rarer honesty that characterised the simple merchant and patriot through all his long and busy life. He was sent early to a Quaker school at Wandsworth, where the exclusive principles of his sect allowed him to acquire very little beyond the rudiments of a plain English education, and even that had to be abandoned at an age when the best half of a boy's schooling is usually only beginning. His father seems to have been a well-to-do wine merchant in London, but by the year 1700 his health was too bad for him to continue the management of his business. So the lad, when only fifteen years old, was taken from school and set in a responsible position in the city counting-house. His father, according to a statement that we must receive with some modification, 'from observing his natural turn, assiduity, and talents, scrupled not to entrust the management of a great business to his care, even at that tender age; nor were his expectations disappointed.'† But whatever the precise terms on which young Barnard began city life as his father's deputy, there can be no doubt that he prospered well in it. He also found time for other pursuits. He applied himself to historical and philosophical reading, thus partly supplying the deficiencies of his schooling. He entered with yet more zest upon all branches of statistical study and financial calculations. He spent much of his leisure, moreover, in religious and theological reading; the

* *Memoirs of the late Sir John Barnard, Knight and Alderman of the City of London* (London, 1776), p. 4.

† *Memoirs*, p. 4.

first practical result of which appeared in his renunciation of the Quaker dogmas in which he had been trained to believe. In 1703, it is recorded, after several conferences on the subject of religion with Dr. Compton, Bishop of London, he was baptized by that prelate in his private chapel at Fulham. Divines and philosophers—and of those only the few who, in the dissolute age of Georgian rule, were correct in their deportment—were his only friends. 'He sought out companions amongst men distinguished by their knowledge, learning, and religion;' holding carefully aloof from the wild associations in which the other young men of his day found their sole occupation, when not busied about commerce or stock-jobbing. In due time, somewhere near the year 1715, he married; but when, or whom, we are not told. Up to his six-and-thirtieth year, his life was quiet and uneventful. 'He was distinguished only by the excellencies of his private character, and eminent through the whole circle of his acquaintance as a man of reading and strong parts.'*

Then, however, he had to enter upon a more public sphere of action. In 1721 a bill, very detrimental to the wine trade, had passed through the House of Commons, and was on its way to becoming law, when the wine merchants of London petitioned the Lords on the subject. In consequence of that petition further evidence was called for, and Barnard was selected by his brother merchants for the purpose. 'The extent of his knowledge in commerce, and the perspicuity and force of his reasoning, adorned with the charm of modesty, carried the point.'† The bill was rejected, and Barnard found himself famous.

Therefore he was chosen Member of Parliament for the city of London at the ensuing general election, Francis Child, the banker of Fleet Street, being one of his three partners in the honour. Again and again, six times in succession, he was re-elected by his fellow-citizens, and they could hardly have had a worthier or more efficient representative. 'From

* *Memoirs*, pp. 6, 7. † *Ibid.*, p. 7.

his first taking his seat in the House of Commons,' says his friendly critic, 'he entered with acumen into the merits of each point under debate, defended with intrepidity our constitutional rights, withstood every attempt to burden his country with needless subsidies, argued with remarkable strength and perspicuity, and crowned all with close attendance on the business of Parliament, never being absent by choice, from the time the members met till they were adjourned. It is hard to say whether out of the House he was more popular, or within it more respectable, during the space of nearly forty years.'*

Barnard took 'a more or less prominent part in nearly every measure of importance that was brought before Parliament during the reign of George the Second. He sided always with the advocates of peace and retrenchment, showing himself a zealous reformer on all matters affecting the national honour and the development of trade, but something of a conservative whenever the welfare of the country did not seem to him to call for change. Thus, in 1725, he distinguished himself by his opposition to a bill for regulating and modifying the election of aldermen and sheriffs in the city. If this bill passed, he urged, it would afford a precedent for other interference, on the part of the Crown, with the ancient rights and privileges secured by the City Charter; it would deprive many honest citizens of their right to vote at wardmote elections; and it would lessen the influence of the Common Council, while giving too much weight to the Lord Mayor and the Court of Aldermen. The bill became law, however, and is still the rule in civic elections; but Barnard added much to his popularity by the resistance he offered to it.† In 1727 he again stood up for the City, by withstanding a proposal for transferring 370,000*l.* of the coal duty levied that year from the civic treasury to the national exchequer.‡ But Barnard only defended old London pri-

* *Memoirs*, p. 7. † *Parliamentary History*, vol. viii.
‡ *Ibid.*

vileges when they seemed to him just and reasonable. In 1729 he took an active part in an inquiry into the state of metropolitan gaols for debtors, using his opportunities as a city magistrate—he had been alderman of Dowgate ward since 1722*—for observing the abuses long practised and tolerated in the Fleet and Marshalsea Prisons. It was owing chiefly to his eloquent and pathetic description of those evils, we are told, that a bill providing for a better state of affairs was made law on the 14th of May. On the same day, also, the royal assent was obtained to another charitable bill, introduced by Barnard in the previous month, 'for the better regulation and government of seamen in the merchant service.'†

Next year he was prominent in resisting a proposal for preventing British subjects from participation in loans to foreign powers, unless the sanction of the Court of Exchequer were in each case previously obtained; the special aim of the bill being to prevent the negotiation of a German loan for 400,000*l.*, then in the London market. 'He said that he thought it a restraint upon commerce that could not be justified, and such restraints had ever been prejudicial to ourselves; that he remembered a bill of this sort against Sweden, to prohibit all commerce with that kingdom, yet the consequence was that we were forced to enable our merchants to carry it on in Dutch bottoms, which rendered the prohibition useless, as well as burdensome, before we took it off,' and much more to the same effect, urging the advantages of free trade over any restrictive policy whatever. 'He likewise declared against making the Court of Exchequer a court of inquisition: he conceived it odious to the laws, nay, odious to the constitution, that men should be obliged to accuse themselves, and thereby incur the worst of penalties. He knew not what precedents might be furnished; he believed they could easily find precedents for anything. But the liberties of his country were much more weighty with him

* *Memoirs*, p. 9. † *Parliamentary History*, vol. viii., pp. 706–753.

than any precedents whatever; and he would never consent to a bill which he thought a violation of our fundamental laws, a breach of our dearest liberties, and a very terrible hardship on mankind.'*

The bill passed, however, along with many others that Barnard felt bound to oppose as detrimental to the national welfare. On the 23rd of February, 1732, he made a famous speech on a Sugar Colony Bill, introduced with the view of crippling foreign colonies by prohibiting all English exports to them, and so of promoting the growth of our own commerce. "Our sugar trade," he said, "is without doubt at present in a most lamentable condition, and must necessarily be quite undone, at least in so far as regards our exportation to foreign markets, unless something be done to help them." But the help must come, he urged, not by the heaping up, but by the withdrawal, of restrictions upon trade. "We ought never to make laws for encouraging or enabling our subjects to sell the produce or manufacture of their country at a high price, but we ought to contrive all ways and means for enabling them to sell cheaply." For in all matters relating to trade we ought chiefly to consider the foreign exportation; "and it is certain that at all foreign markets those who sell cheapest will carry off the sale and turn all others out of the trade."†

Those doctrines, clear as the daylight to men who have had Peels and Cobdens to enlighten them, were far beyond the comprehension of most statesmen and political economists in Barnard's day. In all branches of trade, as much as in the matter of sugar, they sought to increase the cost of foreign commodities, instead of cheapening home and colonial produce, just as they attempted to damage the sale of foreign goods in England by the levying of extravagant imposts. The influence of Barnard and those who thought with

* *Parliamentary History*, vol. viii., p. 786.

† *Gentleman's Magazine*, vol. iii., pp. 198, 403; *Monthly Magazine*, vol. i., p. 514.

him delayed the passing of the Sugar Colonies Bill for a year, and in March, 1733, Barnard presented a petition against it from the colonists of Rhode Island, in New England. That startled not a little the old-fashioned members of Parliament, who looked upon a colonial petition against their decisions as next door to a colonial insurrection. Barnard quieted their fears, and again urged that the principles of free trade were the only principles that could lead to prosperity. "An honourable gentleman says," he observed, "that the petitioners are aiming at an independency, and are disowning the authority of this House. This, sir, in the present case, seems to be a very odd assertion. Is not their applying by petition to this House as direct an acknowledgment of the authority of this House as can be made by men? Another gentleman says that the bill now before us is a bill for taxing the French only. This seems to be as odd an assertion as the other. Does this gentleman imagine that the tax paid in this island upon French wine is a tax upon the French? Does not everybody know that the whole of it is paid by the consumers here?"*

The only really effective way of helping the sugar-colonies, Barnard urged, lay in the removal of the unjust and unreasonable law by which they were compelled to send all their produce to England. In this way articles intended for the foreign market were burdened with much unnecessary cost of transport, to say nothing of the double impost charged upon them, first in England and afterwards in the country for which they were destined. Selfish and shallow-minded merchants and politicians defended this rule, as it seemed to benefit the ports, like Bristol and Liverpool, through which the commodities were forced to pass, and added largely to the public revenues. Therefore they held to the old practice, and the colonies suffered, for some years yet to come. At last Barnard's plan was sanctioned, as an experiment, in

* *Parliamentary History*, vol. viii., p. 1263.

1739, and the colonies throve so well that it was permanently adopted.

In the meanwhile, the general battle of commercial taxation, of which this Sugar Bill formed a small part, was being fought out, with Sir John Barnard (he had been knighted on the 20th of September, 1732), and Sir Robert Walpole for its leaders on either side. The two things chiefly aimed at in Walpole's whole financial system were the increase of taxes upon commodities, with a corresponding reduction in the taxes on property; and the conversion of customs—that is, of duties paid by the merchants upon importation,—into excises—or, duties paid by the retail dealer upon consumption. 'His grand object,' according to his most zealous panegyrist, 'was to give ease to the landed interest, by the total abolition of the land-tax; to prevent frauds, to decrease smuggling, to augment the revenue, and to simplify the taxes. The specific propositions were, to divide the commodities into taxed and not taxed, and to confine the taxed commodities to a few articles of general consumption; leaving untaxed the chief necessaries of life and all the raw materials of manufacture, and thus reducing the price of labour and underselling other nations.'* Those proposals were very specious. They left the large landowners almost altogether untaxed; and promised the middle and lower classes of society, on whom they really threw the whole burden of the national expenditure, very great and altogether impossible benefits from the changes. But the system was a rotten one, and the proposed method of administering it threatened 'to destroy the very being of Parliament, undermine the constitution, render the King absolute, and subject the house, goods, and dealings of the subject to a State inquisition.'†

So, at any rate, thought Barnard and the many able politicians who sided with him, Pulteney, Wyndham, and Methuen among the number. No sooner had the King's

* Coxe, *Memoirs of Sir Robert Walpole* (London, 1798), vol. i., p. 380.

† *Ibid.*, p. 381.

Speech been read at the opening of Parliament on the 16th of January, 1733, than Barnard protested against the clause in it which announced the projected change; and when Walpole's Bill was introduced, on the 27th of February, he was its most energetic opponent.* This Bill proposed that, from the ensuing midsummer, the custom-house duties hitherto levied on tobacco should be abolished. Walpole urged—and there was a good deal of truth in the complaint, as the history of Liverpool and Glasgow commerce sufficiently shows—that those duties were grievously abused by crafty merchants and smugglers by profession, and that the public revenue was greatly impoverished by the numberless frauds and perjuries resorted to for the sake of evading the law. Therefore he proposed that every package of tobacco brought into an English port should be lodged in a warehouse appointed for the purpose, and there, in the first instance, subjected to an impost of three farthings a pound; 'that the keeper of each warehouse should have one lock and key, and the merchant-importer another; and that the tobacco should thus be secured until the merchant should find vent for it, either by exportation or home consumption; that the part designed for exportation should be weighed at the custom-house, discharged of the three farthings a pound which had been paid at its first importation, and then exported without further trouble; that the portion destined for home consumption should, in presence of the warehouse-keeper, be delivered to the purchaser, upon his paying an inland duty of fourpence a pound, by which means the merchant would be eased of the inconvenience of paying the duty upon importation, or of granting bonds and binding sureties for the payment before he had found a market for the commodity; and that all appeals should be heard and determined by two or three of the judges, in the most summary manner, without the formality of proceedings in courts of law or equity.'

In this proposal Barnard and his friends saw the begin-

* *Gentleman's Magazine*, vol. iii., pp. 392, 393.

ning of a system of taxation altogether foreign to the principles of English liberty. The multiplication of excise-men and warehouse-keepers, appointed and paid by the Treasury, they maintained, would seriously affect the freedom of elections; and what with having these impracticable officials to deal with, on one hand, and having no protection beyond a summary and final appeal to the assize judges on the other, the merchant would be terribly harassed in his work. 'He would be debarred all access to his commodities, except at certain hours when attended by the warehouse-keepers. For every quantity of tobacco he could sell he would be obliged to make a journey, or send a messenger, to the office for a permit, which could not be obtained without trouble, expense, and delay.' All his profits would be thus taken from him, and he would have no heart to carry on his trade. Moreover, if this plan of tobacco excise were authorized, it would soon be made a precedent for other excise laws; and ere long there would be Government warehouses for every article imported into the kingdom; nothing could be bought or sold without the sanction of the State; and English liberty would be hopelessly ruined. The present laws against smuggling, Barnard insisted, might be made thoroughly efficient if only care were used in their administration; and it was clear that there really was very much less smuggling practised than Walpole had represented. But it would be better for the revenue to be defrauded ten times as much as was actually the case than for fraud to be prevented by practices subversive of liberty. "For my own part," exclaimed Barnard, in bold terms that not even his angriest opponent could gainsay, "I never was guilty of any fraud. I put it to any man, be he who he will, to accuse me of so much as the appearance of a fraud in any trade I was ever concerned in. I am resolved never to be guilty of any fraud;" but he would sooner have frauds countenanced than that English liberty should be despoiled. "I had rather beg my bread from door to door, and see my country flourish, than be

the greatest subject in the nation, and see the trade of my country decaying, and the people enslaved and oppressed."*

In that temper Barnard fought against Sir Robert Walpole's Excise Bill on the 27th of February. All the merchants of London and the other commercial cities regarded him as their great champion; and when the Bill was brought forward for a first reading, on the 14th of March, a goodly company of city men assembled in the lobby of the House of Commons and the outlying courts of Westminster Hall, to show their interest in the measure, and to watch its progress. Thereat ensued some angry words between the two politicians. In the course of the debate Walpole complained of the multitudes who lined all the approaches to the House. Barnard said it was only a modest multitude, come to watch its interests and eager to receive early information as to the progress of the discussion thereupon. "Gentlemen may call the multitude now at our doors a modest multitude," exclaimed Walpole; "but *I* cannot think it prudent or regular to bring such crowds to this place. Gentlemen may give them whatever name they think fit; it may be said they come hither as humble suppliants, but *I* know whom the law calls sturdy beggars; and those who bring them here cannot be sure they will not behave like sturdy beggars, and try to frighten us into granting their request." Sir Robert Walpole was called to order for his angry insinuations, and laughed at for his groundless fears. But there was some reason for his annoyance. There was no intimidation in the crowding of merchants at the doors of the House; but they were soon found to be representatives of the whole commercial body in England. Walpole had a large majority for the first reading of his Bill; but it excited such clamour and alarm throughout the country, that he was forced to abandon it and to adopt in lieu the policy advocated by Barnard.†

* *Gentleman's Magazine*, vol. iii., p. 457.

† *Ibid.*, pp. 567, 568, 574, 615-617, 623; SMOLLETT, *History of England*, vol. iii., pp. 226-232.

Nor was this the only victory gained by the city patriot over the great Whig statesmen in the spring of 1733. On the 22nd of February, Walpole proposed to relieve taxation by transferring half a million of money from the Sinking Fund to the revenues of the current year. That fund, instituted in 1717, chiefly at the instigation of William Paterson, and the subject on which he spent the last energies of his energetic life, and heartily encouraged by Walpole himself, had already done something towards the reduction of the National Debt, and if steadily maintained, and honestly applied to the object for which it was started, it would, as some sanguine financiers calculated, clear off the whole burden in about twenty years more. It failed to do that; but the project—the National Debt being still insignificant—was most commendable, and Barnard showed his honesty in defending it against Walpole's treacherous scheme for its virtual annihilation. If this sacred deposit solemnly appropriated to the discharge of the debt were once touched, he urged, the whole would soon be absorbed, and all likelihood of ridding posterity of an unjustifiable burden would be for ever removed. Better increase the land-tax than tamper with the Sinking Fund, he declared; though thereby he himself and thousands like him would suffer in consequence. "I have a part of my estate in land," he said, "and therefore ought to be for reducing that [the land] tax. I have another part of my estate in the public funds, and consequently I ought to be as fond as other men of not being paid off, and having as high an interest as I can possibly get from the public. And the remaining part of my estate I have in trade, as to which also I speak against my own interest; for, as a trader, I ought to be against paying off the public funds, because the interest of money will be thereby reduced, and, though it may seem a paradox, yet it is certain that the higher the interest of money is in any country, the greater profit the private trader will always make. In a country where the interest of money is high, the traders will be but

few, the general stock in trade will be but small; but every man who is a trader must make a great profit of what he has in trade."* If Barnard's arguments had not much weight in the House, vast numbers of sensible people throughout the country thought with him, and Walpole was forced, in this instance, as in the excise question, to submit to the evident wish of the people.

It was in the spring of this same memorable year in commercial history that Barnard introduced his Bill against 'the infamous practice of stock-jobbing,' providing that no loss incurred in the practice of this trade should be recoverable by law.† In his principal speech thereupon we have already noted some trenchant sentences. The Bill passed, but wrought no good. 'It is still in force,' it has been well observed, 'yet representative bargains have not only increased, but form the chief business of the Stock Exchange. The greatest corporation in the world has availed itself of the principle, and the effect of the statute is, not to prevent respectable men from speculating, but to make rogues refuse to pay their losses, proving that while the law is inefficient, the black-board of the Stock Exchange is their only punishment.'‡

For this, however, Barnard is not to be blamed. All through his Parliamentary career he worked with notable honesty and singleness of purpose, none the less apparent and honourable because now and then his measures were short-sighted and unreasonable. In these days it is amusing to find Barnard introducing, as he did in February, 1734, a Bill for improving the ways of levying taxes on teas, in which an increase of duty was recommended. "I wish it were higher than it is," he said, "because I look upon it as an article of luxury."§

There were other luxuries that the sometime Quaker would have been glad to do away with. In the spring of

* *Gentleman's Magazine*, vol. iii., p. 450. † *Ibid.*, vol. iii., pp. 673, 674.

‡ FRANCIS, *Chronicles of the Stock Exchange*, pp. 81, 82.

§ *Gentleman's Magazine*, vol. iv., pp. 303, 344.

1735 he introduced a Bill 'to restrain the number of houses for playing of interludes, and for the better regulating of interludes,' seeing that there were already as many as six theatres in London, and the probability of even more being set up. In this case Walpole sided with Barnard; but he wished to place greater power in the hands of the Lord Chamberlain than Barnard thought right. Therefore the Bill, at that time, fell through, to be revived two years later by Sir Robert Walpole, and established as the law enforced to this day.*

Meanwhile Barnard was troubling himself about weightier matters. In March, 1737, he caused great commotion in the mercantile and moneyed world by proposing the reduction of interest on the National Debt from four to three per cent., with facilities of selling out for those who objected to the lower rate. Thereto was to be added a further motion, 'that the House would, as soon as the interest of all redeemable debts should be reduced to three per cent. per annum, take off some of the heavy taxes that oppress the poor and the manufacturer.' Long and angry discussions, almost without number, ensued; and at last Barnard's projects were rejected. He revived them, however, in 1750, and then, with the support of Pelham, gained his point, though not without violent opposition. "Mr. Pelham," says Horace Walpole, "who has flung himself almost entirely into Sir John Barnard's hands, has just miscarried in a scheme for the reduction of interest, by the intrigues of the three great companies and other usurers."†

Notwithstanding his intimacy and great influence with Pelham and his supporters, that was the last Parliamentary work of importance in which Sir John Barnard took part. He was an old man now, and found employment enough in civic and private duties. These duties were in no way neglected

* Coxe, vol. i., p. 515.

† *Ibid.*, vol. i., p. 498; *Gentleman's Magazine*, vol. vii., pp. 668, 712, 772; Francis, pp. 87, 88.

during the period of his most active work in more public ways. In 1737 he was elected Lord Mayor of London, and to celebrate the occasion, we are told, he provided a magnificent entertainment, himself wearing on this occasion 'a fine lace turnover and ruffles, the manufacture of Bath.'* Another authority, concerning himself more about the inner spirit than the outer covering of the man, assures us that, 'from his entrance into this office till his resignation, he paid a parental attention to the welfare of his fellow-citizens. Though a passionate lover of the country, he would not sleep there a single night, lest some emergency might call for the presence of the chief magistrate, and any of them suffer injury from his absence.'† Among the good things done by him while in office, it is recorded that 'he immediately gave strict injunctions to remove the great nuisance of common beggars out of the City, taking care those injunctions should be well observed, till scarcely one vagrant was to be seen within its walls; thus preventing perversion of alms, baneful idleness, imposition, and pilfering, the prelude to still greater evils from infesting the community. In the same spirit of benevolence, watching for the public good, he was led to use, instead of rigour, the tenderest compassion, consistent with equity, towards young delinquents. In every instance, when it could be done with propriety, he was an advocate to soften the penalties they had so rashly incurred, and would labour to persuade the stern prosecutor not to send a petty offender for the first trespass to prison, where surrounding profligates would certainly inflame the evil, too predominant already, when generous treatment might possibly contribute towards working a cure.'‡ One of the other matters, for which he was highly praised by the pious people of his day, was the effectual issuing of an order against Sunday trading.§

* *Gentleman's Magazine*, vol. vii., pp. 572, 636. 'On all occasions,' it is added, 'he has been a great encourager of British manufactures.'

† *Memoirs*, p. 9. ‡ *Ibid.* § *Ibid.*

During the year of his mayoralty Sir John Barnard lost his wife, her body being conveyed from the Mansion House to the merchant's abode at Clapham, by boys of Christ's Hospital. She left him one son, who, as 'John Barnard, Esq., of Berkeley Square,' had some celebrity a hundred years ago as a collector of pictures and a miser;* and two daughters, Sarah and Jane. Sarah was married in 1733 to Sir Thomas Hankey, son of the Sir Henry, who founded the great banking-house yet existing. In 1738, Jane became the wife of Henry Temple, Esq., son of Henry, first Viscount Palmerston, and grandfather of the statesman of our own times.†

But about Barnard's family affairs we know very little indeed. Nor is there much of interest to be said concerning his mercantile and municipal relations. There is evidence of his patriotism and importance in the fact that, in 1745, when the Scotch rebellion caused a dangerous run upon the Bank of England, and so far threatened its destruction that its notes fell in value ten per cent. below par, his name stands at the head of sixteen hundred City merchants and traders, in signature to an agreement for taking and exchanging the bank-notes at their full value whenever they came before them.‡

Next year he issued a proposal for raising 3,000,000*l.* to meet the special needs of the Government; one-third, by a five per cent. loan, to be repaid in the course of ten years; another, by a perpetual annuity at four per cent.; and another, by a lottery at four per cent. Soon after he propounded a second scheme for raising the whole by means of a lottery. It is said that when he laid the scheme before the Treasury, he offered to deposit 300,000*l.* in stock as his own contribution. That amount being objected to as

* *City Biography, containing Anecdotes and Memoirs of the Rise, Progress and Situation and Character of the Aldermen and other Conspicuous Persons ages of the Corporation and City of London* (London, 1800); an amusing but not very trustworthy book, which has helped me to a few of the facts recorded above.

† COLLINS, *Peerage.* ‡ *Gentleman's Magazine.*

less than he could afford, he replied that, if two days' notice were given to him, he would produce four times the amount.* On that occasion he was publicly spoken of as 'a worthy patriot, whose reputation is superior to praise, and who in every station of life is a pattern to be imitated.'†

On the 23rd of May, 1747, a statue was erected in his honour in the Royal Exchange, there to mark him as Gresham's great successor in benefaction to the City.‡ It was reported of him that he never after that time entered the Exchange, but transacted all his business outside the doors.

He was then, however, sixty-two years of age; and, though he lived seventeen years longer, he does not seem to have had much more to do in City matters. On the 17th of July, 1756, he resigned the post he had long held as alderman of Bridge Ward Without, and with it the title that had come to be conferred upon him of Father of the City, alleging, as his excuse, his age and the bad state of his health. On the 23rd of the same month he was publicly thanked in Guildhall 'for the honour and influence which the City had upon many occasions derived from the dignity of his character, and the wisdom, steadiness, and integrity of his conduct; for his firm adherence to the constitution, both in Church and State, his noble struggles for liberty, and his disinterested and valuable pursuit of the glory and prosperity of his King and country, uninfluenced by power, unawed by clamour, and unbiassed by the prejudice of party.'§

Thenceforth Sir John Barnard lived in privacy. A bishop, meeting him in November, 1758, is reported to have thus addressed him, "I am glad of this opportunity to congratulate you, sir, upon your honourable retirement from the stage of public life, after having acted your part in it so much to the emolument of your country and your own glory. In your old age you can now enjoy what Tully and all the ancients have told us is the best support of the mind under the decay

* *Gentleman's Magazine*, vol. xvi., p. 190.
† *Ibid.*, vol. xvii., p. 245.
‡ *Ibid.*
§ *Ibid.*, vol. xxviii., p. 337.

of the body. You can look back on a life employed much to the good of mankind."—"You mentioned Tully, sir," was Barnard's rejoinder; "he was, you know, a heathen."—"I grant it," answered the bishop; "but he was a very wise man."—"A very vain man, I have always thought," said Barnard. "Though a life stained with crimes, or wasted in dissipation, must afford a terrifying retrospect indeed, yet, for my own part, I never can think of looking back upon what I have been or done to find consolation from it in my old age. That must spring, I think, from another source."*

That anecdote fairly illustrates the religious austerity of Sir John Barnard. In spite of the opposing influences of Court and City during the worst period of Georgian depravity, he retained the simplicity of his youth. He spent an hour each day, we are told, in prayer and study of the Scriptures, and every Sunday he went twice to church, 'where he behaved with exemplary seriousness through every part of divine service, hearing the preacher, though his inferior in knowledge of divinity, no less than in strength of intellect, with evident signatures of meekness in his aspect.'† 'All his long train of honours,' it is added, 'seemed as much unknown to himself as if they had never thrown their lustre round his name. No mention was heard from his own mouth of the transactions in which he bore a principal part and acquired great glory. If questions regarding them were asked for information's sake, his answers were always brief, and the subject never by himself pursued.'‡

In that temper, after an illness of five years' duration, he died at his house in Clapham on the 29th of August, 1764. He was buried at Mortlake.§

* *Memoirs*, pp. 19, 20. † *Ibid.*, p. 18. ‡ *Ibid.* p. 19.
§ *Ibid*, p. 21; *Gentleman's Magazine*, vol. xxxiv., p. 399.

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